

Commonwealth of Massachusetts.

SECOND

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONERS,

JANUARY, 1857.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1857.

SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONERS.

To the Legislature of Massachusetts.

In compliance with sect. 8th of chap. 252 of the laws of 1856, the Insurance Commissioners have the honor herewith to submit their Second Annual Report.

COMPANIES WITH SPECIFIC CAPITAL.

The Commissioners are happy to be able to report that the Stock Companies of this State are generally, and perhaps altogether, in a sound and prosperous condition.

The peculations and frauds to which the community has been subjected by Insurance Companies having no capital in fact, and no character or responsibility on the part of their managers, have induced a more careful examination of their affairs, by those seeking insurance; and our business men are fast becoming convinced that it is far better to pay fair and even liberal premiums to good offices, rather than, as has been too frequently the practice, for the sake of nominally saving a slight per cent., to take any policy which may be offered as a reliable and valid insurance.

As a natural consequence of this change of feeling and increased attention, insurance in companies with specific capital paid up and securely invested, and whose management is intrusted to men challenging and commanding the respect and confidence of community, is becoming more sought after and better paid.

4 INSURANCE COMMISSIONERS' REPORT.

There are now thirty-three Stock Insurance Companies chartered by this State, doing business. Nineteen located in Boston, and fourteen in other cities and towns of the Commonwealth.

The amount at risk on the first day of November, 1856, was

In Boston Offices,	\$169,128,889 00
In Country Offices,	48,016,220 00
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Total,	\$217,145,109 00
Of this amount, on Fire Risks, . . .	\$129,171,426 00
“ “ “ “ Marine Risks, . . .	\$87,973,683 00

MARINE INSURANCE COMPANIES.

The two or three years last past have been exceedingly trying to Marine insurers, and some few companies have been compelled to close up their affairs.

Disasters, almost without number, have followed each other with fearful rapidity, swallowing up millions of treasure, and worse than all, hundreds and thousands of lives.

An increased and constantly increasing trade with all parts of the world, has demanded and developed many new and valuable inventions in naval architecture, by which a great desideratum, extra speed, has been attained ; but may it not be a question, whether with the desired speed, a recklessness of management has not been acquired which has turned the blessing into a curse ?

Our steamers and fast-sailing clippers are unquestionably great improvements upon the past, but in the race for the trade of the world, is there not something else than speed to be desired ?

It may be the best way sometimes for a shipper to dispose of a cargo of goods, to run his ship upon the rocks, or run her down in a storm, as a fire sometimes makes the best market for an unsalable stock, or proves the readiest way of filling a bankrupt's depleted pockets ; but is it safe or prudent for the underwriter to hazard the reputation, and perhaps the very existence of his company upon the bare fact that the ship he insures is an A 1 clipper ?

If speed is desirable, it is desirable *because it pays*.

For the same reason therefore that the shipper seeks a fast ship, he also seeks a fast captain; and for the same reason, a small and a cheap crew; and then with a vessel built too much for speed and too little for strength and safety, with a reckless captain, a small and perhaps desperate crew, he seeks to protect himself against an almost certain loss by insurance.

Of course these remarks are not intended to cast an unwarranted reproach upon our commercial community, but that there is too much of truth in them, the long list of losses in nearly all our Marine companies fully prove.

The Commissioners are convinced that there is one remedy for this disastrous condition of affairs, and only one, and that is in the hands of the underwriters.

Let the underwriter require proof of the character and capacity of the captain and the crew, as full and explicit as he does of the soundness and strength of the ship, and a double good will be gained.

The insurer will be comparatively secure, and our commercial marine will gradually but surely become what it should be, the pride and the blessing of our land.

Since our last Report, the Act of June 3d, 1856, has gone into operation, by which some very important alterations are made in the management of *Mutual Marine Companies*.

The amount of subscription notes required for the commencement of business by a company chartered in any city or town, except Boston, has been increased from \$50,000 to \$100,000.

It was believed that the former sum was altogether too small for the successful operation of the company or the protection of the public. The present sum, by giving to the company a larger permanent fund as a basis of operation, will of course give to the public greater confidence in its capacity to meet all its engagements, and as a result of greater confidence, a more prosperous business.

The subscription notes are, by the provisions of the new law, to be made payable on time not exceeding twelve months, and must be paid at maturity or other notes substituted therefor, so that the original fund shall not be diminished; and it is also provided that the subscriptions shall not be applied to pay the premiums for insurance effected by the subscribers. The great

advantages of these provisions are so apparent as to require no argument to prove their utility.

It should, in justice to the Marine Companies, be said, that they have very readily and cheerfully complied with the changes in the law, that their business is generally well managed, and that with a few unfortunate exceptions, they have stood up with great energy under the terrible losses which have fallen upon them, maintaining their well earned claim to the protection of the State and the confidence and support of the community.

There are sixteen Mutual Marine, and Mutual Fire and Marine Companies now doing business. Seven located in Boston, and nine located in other cities and towns.

Amount at risk November 1st, 1856 :—

In Boston Offices,	. . . . .	\$44,425,582 00
In Country Offices,	. . . . .	17,851,347 00
		<hr/>
Total,	. . . . .	\$62,276,929 00
Of this amount, on Marine Risks,	. . . . .	\$50,039,665 00
“ “ “ “ Fire Risks,	. . . . .	\$12,237,264 00

In this connection the Commissioners deem it proper to express the opinion, that there is not at the present time a sufficient amount of insurance capital in this State to meet the wants of our commerce.

We believe it to be much better as well as much safer, that Massachusetts property should be insured in *home* rather than in foreign offices.

The Commissioners would suggest the propriety of chartering one or two responsible companies with large capitals, and relieved of some of the requirements in regard to the amount of paid up capital, which now exist.

MUTUAL FIRE INSURANCE COMPANIES.

For a large class of property, such for instance as farm-houses and their out buildings, residences in small open villages, &c., this method of insurance has always been, and justly too, considered the cheapest and the best.

Originally Mutual Companies confined themselves exclusively

to this kind of business and to the immediate vicinity in which they were located. And it is worthy of remark that all the companies which have adhered to that policy are now, as they always have been, healthy and prosperous. More recently, however, this wise plan has been changed. Now all kinds of property, even the most hazardous, are taken, and the whole State and all New England has become the field of their operations.

That the result of this extension of business has been unwise and disastrous, no one at all acquainted with the facts can doubt, and that the popular feeling should be now strongly enlisted against the system cannot seem at all strange.

The idea of Mutual Insurance is not to build up a large moneyed corporation, giving place and large salaries to a few favored individuals, but by association, to afford mutual protection to all the individuals associated. Consequently little money is required beyond the amount necessary to defray the actual expenses of the company, as each associate is contingently liable to pay his proportion of his fellows loss whenever it shall occur.

Under the new plan which has been extensively practised for a few years past, we find many companies doing little or no business at home, while, by means of agencies in many cases wholly irresponsible and untrustworthy, in distant parts of our own and other States, a large amount of risks are taken, premium notes received, and cash premiums collected; losses are unpaid, and finally the whole business of the office resolves itself into a series of litigations at the expense of the members and to the great pecuniary advantage of the officers and a few hungry lawyers.

Of this class, the Appleton Mutual Insurance Company of Boston is a fair specimen. A brief sketch of its history and present position may not be out of place.

In 1846, the Real Estate Mutual Fire Insurance Company was incorporated for the term of twenty-eight years, with the power to insure dwelling-houses and other buildings, upon the *mutual plan*, against loss by fire. In 1851, an additional Act was passed authorizing said company to insure personal property also. In September of that year, large losses having occurred, the company voted "that the Directors be authorized

and directed to close up the affairs of the company at the earliest possible period." The same afternoon the Directors met and instructed the Secretary "to cancel all policies as they come in, they paying in all assessments and dues thereon, *excepting one policy to each director.*"

In May, 1852, new directors were chosen, to the number of fifteen, and the person who had been Secretary of the company received from the new directors \$600, which was applied to the payment of the old debts, and the charter was then given up to the new Board.

From this time until the winter of 1853, the company went on with its business under the four different names of "The Farmers' Equitable Insurance Company," "The Village Insurance Company," "The Mercantile Insurance Company," "The Manufacturers' and Mechanics' Insurance Company," and issuing policies upon either the Mutual or the Stock plan just as their customers might desire.

At the session of the legislature in 1853, an investigation of its affairs was asked, and the Joint Standing Committee on Mercantile Affairs and Insurance, after a full and patient examination, reported a bill repealing their charter, which was passed and approved by the governor on the 27th day of April, 1853.

Meanwhile, a petition was presented to the same legislature praying for the incorporation of the "Appleton Mutual Insurance Company," and the same committee reported a bill, which was passed and approved on the 23d of April, 1853.

Now the whole scheme was developed. On the 7th of May the corporators of the Appleton Company met and organized, and the same person who, by his management as its President, had ruined the Real Estate office, was chosen President of the Appleton.

The outstanding risks of the Real Estate, to the amount of \$300,000 or more, were transferred to the Appleton, and in fact so adroitly was the whole thing planned, that in spite of the legislature, the only result in fact of the repeal of its charter, was to transfer the Real Estate Company, with its officers from the old body, rotten and useless, to a new and vigorous one with a clean record, a fresh legislative indorsement, and thus fitted for another career of recklessness and fraud.

As might reasonably be expected from a company with such

antecedents, the Commissioners find that the losses of the Appleton have not been paid, and although executions have been issued against it to a large amount, and heavy assessments levied to satisfy them, yet so far, all or nearly all its receipts, both from its current business and assessments, have been appropriated to pay the salaries and expenses of the officers and agents.

Deeming its further progress unsafe and hazardous both to the public and to its policy holders, the Commissioners, on the 20th of December last, applied to the Supreme Judicial Court for an injunction, which was granted temporarily, and a hearing has been partially had thereon; and we indulge the hope and the belief that the final judgment of the court will be such that the Commissioners will be able to protect the public in this instance and all similar ones that may hereafter occur.

In their first Report, the Commissioners recommended the enactment of a general form of policy for all Mutual Fire Insurance Companies, and fully set forth their reasons therefor. The experience of the past year has confirmed their impressions of the expediency and utility of such a law, and it may not be improper here to state that very many of our best insurance men are warmly in favor of it.

We therefore, again recommend the passage of a law which shall prescribe the form of policy hereafter to be issued by all Mutual Fire Insurance Companies, thereby avoiding all the difficulties and litigations which almost inevitably grow out of the long and complicated by-laws attached to many of the policies as now issued.

There is one erroneous practice in which many Mutual Companies indulge, to which we would here allude, viz., the computation of the liability of the assured to assessment. The statutes are very plain and explicit. Chap. 37 of the Revised Statutes, provides that "no member shall be liable to pay in the whole, more than double the amount of his premium and deposit." Chap. 453 of the Acts of 1854, provides that "no member shall be liable to pay more than double the amount of his premium and deposit note," and chap. 252 of the Acts of 1856, by which all former laws are repealed, provides that "no member shall be liable to pay, in addition to his premium and deposit, more than a sum equal to his said premium and deposit."

It would seem that this language is sufficiently explicit, so that no error or misapprehension need arise, and yet several companies return as their estimate of the statute liability of their policy holders to assessment, *three times the amount of the premium and deposit*, thus representing to the public and undoubtedly honestly believing themselves, that their contingent assets are fifty per cent. larger than they really are.

It is to be regretted that in framing the law of 1856, companies now existing as well as those which may be hereafter chartered, were not restricted in regard to the proportion between the premium and the deposit note.

The Commissioners believe that uniformity in this respect would be found to be advantageous to all parties.

There are sixty-four Mutual Fire Companies, ten of which are located in Boston. The amount at risk the 1st of November was:—

In Boston Offices,	\$50,187,213 00
In Country Offices,	142,938,794 00
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Total,	\$193,126,007 00

FOREIGN INSURANCE COMPANIES.

The Commissioners regret that while our own companies have so readily complied with the laws of the State, and while also there is a demand for more insurance capital than our Commonwealth affords, thus offering so many inducements to foreign companies to establish responsible agencies here, there should have been manifested so much reluctance on the part of some companies heretofore doing business in this State and intending still to continue so to do, to comply with the law.

This very reluctance, in our judgment, evinces on the part of such companies some fear, if not indeed positive knowledge of unsoundness, and requires on the part of the Commissioners, careful watching and strict and thorough examination.

When we remember the vast amount of property insured, and how many of our citizens are dependent entirely upon the security of their property guaranteed by insurance, for which they have paid and upon which, therefore, they have a right to

rely, it is certainly of the greatest importance that parties insuring should be responsible, and that the insured should have a prompt and sure remedy in case of a failure to pay any loss.

It cannot be considered unjust or unfair for our State to require, that foreign companies soliciting business here should be able to satisfy any reasonable man that they have an actual capital equal to that required of our own companies.

If experience has proved that for the safety and protection of the public, \$100,000 of capital paid up in cash, and invested in specified kinds of property, is necessary for companies of our own citizens directly under the eye of, and amenable to, our laws, can it be deemed a hardship for companies beyond our jurisdiction, and which cannot be reached, except through a long and expensive course of law, to be required as a condition upon which they may prosecute business here to satisfy the Insurance Commissioners that they have \$100,000 of capital actually paid in, in cash, and invested in property which bears at home at least par value?

We have no means of ascertaining definitely what amount foreign companies now have at risk in this State, but by the returns which have been made to the State Treasurer, it appears that \$24,903,715 of Fire and Marine Insurance has been effected by agents during the past year.

The Commissioners have reason to believe, however, that this amount is not equal to the whole risk taken, as some parties procuring risks deny agency, and therefore make no returns.

The law which defines the term "agent," though almost identical with the law of many other States, is claimed by some parties to be unconstitutional, and under this plea they carry on a sort of Guerrilla operation, in which we regret to say too many of our people support them by taking their policies, and when they meet with a loss, then the law or its execution is blamed because they have no remedy.

The Commissioners believe the law relating to agents to be sufficiently stringent and entirely constitutional, and measures are now being taken to test the question.

By the law creating the Board of Insurance Commissioners, it is made the duty of the Board to keep a record of their proceedings, and also of the standing of all companies doing busi-

ness in this State, which shall at all times be open for the inspection of the public.

This provision of the law has been fully complied with, and we would suggest that it would be for the interest of all parties proposing to deal with foreign companies to consult the records of the Commissioners before effecting insurance.

For the information of the public, we deem it proper to state here that the following named foreign companies heretofore doing business in this State, have not complied with our laws, and cannot, therefore, legally transact any business in this Commonwealth:—

Alliance Insurance Co., Philadelphia.
Atlantic Mutual Insurance Co., New York.
Atlantic Mutual Insurance Co., Exeter, N. H.
American Insurance Co., Providence, R. I.
City Fire Insurance Co., Hartford, Conn.
Exchange Insurance Co., Philadelphia.
Equitable Mutual Insurance Co., Concord, N. H.
Farmers' and Mechanics' Insurance Co., Philadelphia.
Great Falls Mutual Insurance Co., Somersworth, N. H.
Gaspee Insurance Co., Providence, R. I.
Howard Insurance Co., Philadelphia.
New York Indemnity Insurance Co., Broadalbin, N. Y.
National Insurance Co., Jersey City, N. J.
National Exchange Insurance Co., New York.
Pacific Insurance Co., New York.
Roger Williams Insurance Co., Providence, R. I.
Rockingham Mutual Insurance Co., Exeter, N. H.
Slater Insurance Co., Providence, R. I.
State Mutual Insurance Co., Harrisburg, Pa.
Star Insurance Co., Ogdensburg, N. Y.
Union Mutual Insurance Co., Concord, N. H.
Western Insurance Co., Olean, N. Y.
Washington Insurance Co., Providence, R. I.

Ætna Life Insurance Co., Hartford, Conn.
Hartford Life Insurance Co., Hartford, Conn.
Knickerbocker Life Insurance Co., New York.

In concluding this part of our Report, we cannot forbear to call the attention of the legislature to the fact, that at the present time, there are no facilities offered by home companies for insuring extra hazardous risks either fire or marine.

While we would advise great caution in the chartering of new companies, yet we cannot hesitate to express the opinion that a company composed of responsible men, chartered with a large cash capital for the express purpose of taking that class of risks known as extra hazardous, would be a great convenience to our citizens and profitable to the stockholders.

LIFE INSURANCE COMPANIES.

To this important branch of insurance, the Commissioners have given such attention as has been in their power, and in their opinion, ample protection is now furnished by law to the public so far as this department of insurance is concerned.

The basis of Life Insurance seems to be rather that of an eleemosynary, than a regular business institution, and therefore its claims for support are made rather to the prudent and the charitable, than to the shrewd and busy world.

From the fact that for the most part the customers of Life Insurance Companies, are careful, prudent men, who, while seeking an investment for the benefit of friends or relatives who may survive them, are led to examine cautiously the character of the men to whom they intrust their investments, less legislation is required for these than for most other branches of insurance.

Believing as they do, that however well a company may at first invest its capital, yet for ultimate prosperity and success, the business of Life Insurance must be managed by men who have a thorough knowledge of this branch of business, and who will with honesty, sagacity, and persistent energy, devote themselves to the permanent interests of the company they represent, the Commissioners have endeavored in their examination, as far as possible, to ascertain the character and capacity of the officers and agents who are now managing this large and increasing line of insurance. And it is gratifying to us to be able to report, that in all our intercourse with them, we have been received by both officers and agents with uniform kindness and

frankness, which has impressed us with the belief, that no disposition exists to evade our laws, but rather cheerfully and fully to comply with them. It is fair, therefore, to infer that any informality or discrepancy in the returns is the result of a misunderstanding or misconstruction of the law, and not of any neglect or intentional wrong.

The funds of these companies seem to be securely invested and prudently managed.

The officers and agents appear to be gaining a fuller and better knowledge of the working of such institutions year by year, and a uniformity of system is being secured by all.

The whole amount at risk in home Life Insurance Companies, as near as can be ascertained was, on the 1st of November last,	. . . . .	\$13,944,300 00
Insured by agents of foreign offices in this State during the last year, about	. . . . .	7,500,000 00

In submitting the Returns of the Insurance Companies doing business in this State, the Commissioners have thought it best to give the full returns as made by the companies, inasmuch as any abstract could at the best, present but a partial view of the actual condition of their assets and liabilities, and the business done by each company. These are made up to the 1st of November last, as required by statute.

It will be observed that there is some variation in the manner of answering some of the questions, by some of the companies. This has arisen from a misunderstanding of the intention of the law, which time will rectify.

NATHANIEL K. ALLEN,
JOHN FIELD,
ELIHU C. BAKER,
Insurance Commissioners.

BOSTON, January 1, 1857.

HOME COMPANIES.

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FOREIGN COMPANIES.

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INSURANCE RETURNS.

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated, June, 1818.]

J. INGERSOLL BOWDITCH, *President.**Secretary, A. C. DORR.*

Amount of Capital?			\$300,000 00
Amount of Capital actually paid in?			300,000 00
Number of shares and par value of each?	3,000 shares at \$100 each.		
Amount of fire risks outstanding?			3,357,582 00
Amount of marine risks outstanding?			5,789,967 00
Total amount of outstanding risks?			9,147,549 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.			None.
Amount of State stocks? State amount of each kind, and par value and market value of each.			None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.	
244 shares Atlas Bank,	\$100— \$24,400 00	\$106— \$25,864 00	
444 do Boston Bank,	50 22,200 00	58 25,752 00	
250 do Bay State Bank,	100 25,000 00	100 25,000 00	
231 do Columbian Bank,	100 23,100 00	106 24,486 00	
45 do Eagle Bank,	100 4,500 00	108 4,860 00	
170 do Globe Bank,	100 17,000 00	118 20,060 00	
95 do Hamilton Bank,	100 9,500 00	118 11,210 00	
2 do Massachusetts Bank,	250 500 00	255 510 00	
200 do Merchants' Bank,	100 20,000 00	104½ 20,900 00	
173 do New England Bank,	100 17,300 00	112 19,376 00	
220 do Railroad Bank,	75 16,500 00	81 17,820 00	
100 do Suffolk Bank,	100 10,000 00	126 12,600 00	
228 do State Bank,	60 13,680 00	66 15,048 00	
289 do Union Bank,	100 28,000 00	111 31,080 00	
Amount of railroad stocks? State amount of each kind and par value and market value of each:—	\$231,680 00	\$254,566 00	
20 shares Boston & Lowell Railroad,	\$500— \$10,000 00	\$260— \$5,200 00	
239 do Boston & Worcester R'd,	100 23,900 00	82½ 19,717 50	
275 do Boston & Providence R'd,	100 27,500 00	64½ 17,737 50	
26 do Nashua & Lowell Railroad,	100 2,600 00	80 2,080 00	
66 do Taunton Branch Railroad,	100 6,600 00	102 6,732 00	
130 do Western Railroad,	100 13,000 00	89½ 11,635 00	
Amount of Railroad bonds? State amount of each kind, and par value and market value of each,	\$83,600 00	\$63,102 00	
Part of surplus invested as follows:—			
5 shares Boston Manufacturing Co.,	\$700— \$3,500 00	\$500— \$2,500 00	
12 do Hamilton do	1,000 12,000 00	870 10,440 00	
5 do Lawrence do	1,000 5,000 00	775 3,875 00	
10 do Merrimack do	1,000 10,000 00	1,120 11,200 00	
6 do Tremont do	1,000 6,000 00	675 4,050 00	
30 do Relief Steamboat Co.,	100 3,000 00	100 3,000 00	
	\$39,500 00	\$35,065 00	
Cash value of real estate owned by the Company? As per ledger,			40,000 00
Amount of cash on hand? In bank, \$11,750.36; in office, \$135.59,			11,885 95
Amount of cash in hands of agents?			645 50
Amount loaned on mortgage of real estate?			6,000 00
Amount loaned on collateral?			24,614 56
Amount loaned without collateral? \$24,500 loaned to manufacturing corporations, \$7,967.50 loaned on individual notes,			32,467 53
Amount of all other investments?			None.
Amount of premium notes on risks terminated?			23,602 04
Amount of borrowed money, specifying collaterals given for the same?			None.
Amount of losses due and unpaid?			None.
Amount of losses claimed and unpaid?			7,300 00
Amount of losses reported, upon which the liability of the Comp'y is not determ'd?			8,739 00
Amount of all other claims against the Company? Amount chargeable for reinsurance not due,			1,695 19
Amount of cash received for premiums on fire risks? For past year,			26,129 20

Amount of cash received for premiums on marine risks? Whole amount, \$201,916.99,		
Less return premium, . . . \$19,679.64		
Charged to profit and loss, . . . 3,057.86—	22,737.50,	\$179,179 49
Amount of notes received for premiums on fire risks? For past year, . . .		None.
Amount of notes received for premiums on marine risks? For past year, . . .		191,130 88
Amount of cash received for interest? For past year, . . .		28,086 41
Amount of income received from all other sources? For past year, . . .		716 00
Amount of fire losses paid last year? Including return premiums, . . .		5,076 08
Amount of marine losses paid last year? Less salvage, . . .		137,179 70
Amount of dividends paid the last year? . . .		48,000 00
Amount paid for expenses of office? For past year, . . .		7,313 81
Amount of other expenditures? For past year, . . .		185 00
Amount received in cash for fire risks not terminated? For past year, . . .		22,476 21
Amount required to reinsure all outstanding risks? Cannot tell, . . .		
Amount of premium notes on risks not terminated? . . .		141,637 75
Amount of delinquent notes not charged to profit and loss? . . .		3,939 64
Highest rate of interest received? . . .		6 per c. per an.
Highest rate of interest paid on money borrowed? . . .		6 per c. per an.
How many shares of the capital stock are pledged to the Company? . . .		Fifty-eight.
Balance to credit of profit and loss account? Being the bal. of Fire Ins. account, . . .		216,888 64
Balance to debit of profit and loss account? . . .		54,025 33
How many shares of the capital stock are owned by the Company, or not subscribed for? . . .		None.
What amount of the capital consists of the stockholders' notes? . . .		None.

BEDFORD COMMERCIAL FIRE INS. CO., NEW BEDFORD.

[Original Charter, 1821—Renewed, 1841.]

JAMES HOWLAND, 2d, *President*.*Secretary*, WILLIAM W. CRAPO.

Amount of Capital? . . .		\$150,000 00
Amount of Capital actually paid in? . . .		150,000 00
Number of shares and par value of each? 1,500 shares—par value, \$100 each. . .		
Amount of fire risks outstanding? . . .		None.
Amount of marine risks outstanding? . . .		25,875 00
Total amount of outstanding risks? . . .		25,875 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each, . . .		None.
Amount of State stocks? State amount of each kind, and par value and market value of each, . . .		None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
1042 shares Bedford Commercial Bank, . . .		
New Bedford, . . .	\$100 00	\$107 50
33 do Suffolk Bank, Boston, . . .	100 00	125 00
80 do Merchants' Bank, N. B., . . .	100 00	107 50
100 do Marine Bank, N. Bedford, . . .	100 00	107 50
193 do Fall River Bank, Fall River, . . .	87 50	93 00
Amount of railroad stocks? State amount of each kind, and par value and market value of each:—		
93 shares N. Bedford & Taunton R.R. . . .	100 00	92 00

Amount of railroad bonds? State amount of each kind and par value and market value of each, . . .		None.
Cash value of real estate owned by the Company? . . .		None.
Amount of cash on hand? . . .		2,506 26
Amount of cash in hands of agents? . . .		None.
Amount loaned on mortgage of real estate? . . .		None.
Amount loaned on collateral? . . .		None.
Amount loaned without collateral? . . .		1,589 93
Amount of all other investments? . . .		None.
Amount of premium notes on risks terminated? . . .		4,153 99
Amount of borrowed money, specifying collaterals given for the same? . . .		None.
Amount of losses due and unpaid? . . .		491 74
Amount of losses claimed and unpaid? . . .		491 74
Amount of losses reported, upon which the liability of the Comp'y is not determin'd? . . .		None.
Amount of all other claims against the Company? . . .		None.
Amount of cash received for premiums on fire risks? . . .		None.
Amount of cash received for premiums on marine risks? . . .		11,737 08
Amount of notes received for premiums on fire risks? . . .		None.
Amount of notes received for premiums on marine risks? . . .		None.

INSURANCE RETURNS.

Amount of cash received for interest?	\$291 23
Amount of income received from all other sources? From dividends from cap. stock.	10,810 00
Amount of fire losses paid last year?	None.
Amount of marine losses paid last year?	3,536 54
Amount of dividends paid the last year?	19,500 00
Amount paid for expenses of office?	410 00
Amount of other expenditures?	None.
Amount received in cash for fire risks not terminated?	None.
Amount required to reinsure all outstanding risks?	1,293 00
Amount of premium notes on risks not terminated?	1,495 50
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the company?	None.
Balance to credit of profit and loss account?	10,473 16
Balance to debit of profit and loss account?	None.
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated, 1852.]

MICHAEL WHITNEY, *President.**Secretary.* ROBERT G. BENNETT.

Amount of Capital?	\$30,000 00
Amount of Capital actually paid in?	30,000 00
Number of shares and par value of each? 600 shares, \$50 each.	
Amount of fire risks outstanding?	None.
Amount of marine risks outstanding?	197,034 50
Total amount of outstanding risks?	197,034 50
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.	None.
Amount of State stocks? State amount of each kind, and par value and market value of each.	None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

	Market Value.	Par Value.
5 shares Beverly Bank,	\$64 00 each.	\$312 50
10 do Bass River Bank,	91 00 "	1,000 00
40 do Merchants' Bank, Salem,	52 00 "	2,000 00
23 do Naumkeag Bank,	102 50 "	2,300 00
26 do Mercantile Bank,	96 00 "	2,600 00
5 do Commercial Bank,	70 00 "	333 33
10 do Grand Bank,	100 00 "	1,000 00
20 do Village Bank,	103 00 "	2,000 00
10 do Andover Bank,	100 00 "	1,000 00
10 do Webster Bank,	104 00 "	1,000 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—		\$13,545 83
20 shares Boston and Worcester,	\$83 00 each.	\$2,000 00
10 do Fitchburg,	73 00 "	1,000 00
		\$3,000 00

Amount of railroad bonds? State amount of each kind, and par value and market value of each.	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	1,094 52
Amount of cash in hands of agents?	None.
Amount loaned on mortgage of real estate?	7,205 00
Amount loaned on collateral?	2,190 00
Amount loaned without collateral?	1,350 00
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	3,112 67
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	2,000 00
Amount of losses reported, upon which the liability of the Comp'y is not determin'd?	500 00

Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	None.
Amount of cash received for premiums on marine risks?	\$74 19
Amount of notes received for premiums for fire risks?	None.
Amount of notes received for premiums on marine risks?	11,699 70
Amount of cash received for interest?	625 99
Amount of income received from all other sources?	2,251 00
Amount of fire losses paid last year?	None.
Amount of marine losses paid last year?	10,379 85
Amount of dividends paid the last year?	None.
Amount paid for expenses of office?	694 09
Amount of other expenditures?	382 58
Amount received in cash for fire risks not terminated?	None.
Amount required to reinsure all outstanding risks?	2,500 00
Amount of premium notes on risks not terminated?	8,105 13
Amount of delinquent notes not charged to profit and loss?	181 60
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	None.
Balance to debit of profit and loss account?	1,614 65
How many shares of the capital stock are owned by the Company, or not sub-	
scribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

BOSTON INSURANCE COMPANY, BOSTON.

[Incorporated. 1823.]

P. W. FREEMAN, *President*.*Secretary*, HENRY WASHBURN.

Amount of Capital?	\$300,000 00
Amount of Capital actually paid in?	300,000 00
Number of shares and par value of each? 3,000 shares—par value \$100.	
Amount of fire risks outstanding?	115,200 00
Amount of marine risks outstanding?	4,397,847 00
Total amount of outstanding risks?	4,513,047 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.	None.
Amount of State stocks? State amount of each kind, and par value and market value of each.	None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
220 shares New England.	\$100 00	\$114— \$25,089 00
220 do Shoe and Leather Dealers'.	100 00	112 24,640 00
200 do Globe.	100 00	121 24,200 00
200 do Merchants'.	100 00	104 $\frac{3}{4}$ 20,950 00
200 do Suffolk.	100 00	126 25,200 00
200 do Union.	100 00	111 22,200 00
170 do Bay State.	100 00	100 17,000 00
140 do City.	100 00	107 14,980 00
180 do Railroad.	75 00	75 13,500 00
200 do State.	60 00	66 13,200 00
70 do Hamilton.	100 00	118 8,260 00
50 do Tremont.	100 00	114 5,700 00
41 do Atlas.	100 00	110 4,510 00
Amount of railroad stocks? State amt of each kind, and par value and market value of each:—		
150 shares Boston and Providence.	100 00	65 $\frac{3}{4}$ 9,862 50
150 do Taunton Branch.	100 00	102 $\frac{1}{2}$ 15,375 50
150 do Conn. River.	100 00	48 7,200 00
40 do do do (prefer'd stock)	100 00	60 2,400 00
20 do Boston and Lowell.	500 00	54 p. c. 5,400 00
123 do Old Colony and Fall River.	100 00	84 10,332 00

Amount of railroad bonds? State amount of each kind, and par value and market value of each.	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	22,568 18
Amount of cash in hands of agents?	None.
Amount loaned on mortgage of real estate?	5,500 00

INSURANCE RETURNS.

Amount loaned on collateral?	\$16,500 00
Amount loaned without collateral?	None.
Amount of all other investments?	2,000 00
Amount of premium notes on risks terminated?	30,410 14
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	8,784 08
Amount of losses reported, upon which the liability of the Comp'y is not determin'd?	21,242 80
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	615 30
Amount of cash received for premiums on marine risks?	416 94
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	250,679 97
Amount of cash received for interest?	1,861 01
Amount of income received from all other sources?	19,736 01
Amount of fire losses paid last year?	None.
Amount of marine losses paid last year?	197,628 30
Amount of dividends paid the last year?	None.
Amount paid for expenses of office? Salaries, Rent, Fuel and Inspectors,	10,005 84
Amount of other expenditures?	None.
Amount received in cash for fire risks not terminated?	312 25
Amount required to reinsure all outstanding risks?	—
Amount of premium notes on risks not terminated?	189,442 52
Amount of delinquent notes not charged to profit and loss?	880 38
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the Company?	30 shares.
Balance to credit of profit and loss account?	33,787 07
Balance to debit of profit and loss account?	None.
How many shares of the capital stock are owned by the Company, or not sub-	
scribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

BOYLSTON FIRE AND MARINE INSURANCE CO., BOSTON.

[Incorporated, February 26, 1825.]

J. W. BALCH, *President.**Secretary,* HORACE W. BARRY.

Amount of Capital?	\$300,000 00
Amount of Capital actually paid in?	300,000 00
Number of shares and par value of each? 3,000 shares, \$100 each.	
Amount of fire risks outstanding?	5,594,622 00
Amount of marine risks outstanding?	11,539,801 00
Total amount of outstanding risks?	17,134,423 00
Amount of United States stock or treasury notes owned by the Company? State	
amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market	
value of each,	None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

	Par Value.	Market Value.
100 shares Boston Bank,	\$5,000 00	\$6,000 00
200 do Bay State Bank,	20,000 00	20,000 00
105 do Columbian Bank,	10,500 00	11,025 00
50 do Eagle Bank,	5,000 00	5,300 00
4 do Massachusetts Bank,	1,000 00	1,000 00
457 do State Bank,	27,420 00	30,162 00
275 do Tremont Bank,	27,500 00	30,250 00
200 do Union Bank,	20,000 00	22,800 00
10 do Suffolk Bank,	1,000 00	1,250 00
100 do Webster Bank,	10,000 00	10,300 00
1467 do Washington Bank,	146,700 00	151,101 00

Amount of railroad stocks? State am't of each kind, and par value and market value of each:—

	\$274,120 00	
120 shares Western Railroad Comp'y,	\$12,000 00	\$10,680 00
125 do Boston & Prov. R. R. Co.,	12,500 00	7,875 00
50 do Portl'd, Saec & Ports'th do.	5,000 00	4,200 00

Amount of railroad bonds? State amount of each kind, and par value and market value of each,

None.

Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	\$8,823 65
Amount of cash in hands of agents?	263 05
Amount loaned on mortgage of real estate?	9,000 00
Amount loaned on collateral?	87,800 00
Amount loaned without collateral?	None.
Amount of all other investments? 30 shares Relief Steamboat Company Stock,	3,000 00
Amount of premium notes on risks terminated?	84,266 55
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	None.
Amount of losses reported, upon which the liability of the Comp'y is not determ'd?	64,424 00
Amount of all other claims against the Company? Div'ds uncl'd and notes payable,	1,920 00
Amount of cash received for premiums on fire risks?	41,839 78
Amount of cash received for premiums on marine risks?	2,022 30
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	510,277 75
Amount of cash received for interest?	26,530 02
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	8,044 88
Amount of marine losses paid last year?	323,440 06
Amount of dividends paid the last year?	42,000 00
Amount paid for expenses of office?	13,256 15
Amount of other expenditures? Reinsurance,	15,940 22
Amount received in cash for fire risks not terminated?	33,226 03
Amount required to reinsure all outstanding risks? Uncertain, say—	
65 per ct. on marine, \$254,322 00	
50 per ct. on fire, 16,613 00—\$270,935 00 less am't p'd for reins., \$6,835	264,100 00
Amount of premium notes on risks not terminated?	391,264 00
Amount of delinquent notes not charged to profit and loss?	3,574 06
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	None bor'd.
How many shares of the capital stock are pledged to the Company?	Fifteen.
Balance to credit of profit and loss account?	152,972 41
Balance to debit of profit and loss account?	—
How many shares of the capital stock are owned by the Company, or not sub-	
scribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

CITY FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, 1847, (as Cochituate Fire Insurance Company,) Name changed, 1856.]

SAMUEL P. HEYWOOD, *President.*

Secretary, AUSTIN W. BENTON.

Amount of Capital?	\$150,000 00
Amount of Capital actually paid in?	150,000 00
Number of shares and par value of each? 3,000 shares at \$50 each,	
Amount of fire risks outstanding?	3,489,237 00
Amount of marine risks outstanding?	—
Total amount of outstanding risks?	—
Amount of United States stock or treasury notes owned by the Company? State	
amount of each kind, and par value and market value of each,	—
Amount of State stocks? State amount of each kind, and par value and market	
value of each,	—
Amount of bank stocks? State amount	
of each kind, and par value and	
market value of each:—	
160 shares Bank of Commerce,	\$100— \$16,000 00
100 do North Bank,	100 10,000 00
150 do Bank of North America,	100 15,000 00
150 do Washington Bank,	100 15,000 00
60 do Granite Bank,	100 6,000 00
100 do Exchange Bank,	100 10,000 00
75 do Cambridge Market Bank,	100 7,500 00
10 do Faneuil Hall Bank,	100 1,000 00
100 do National Bank, of Boston,	100 10,000 00
50 do Cambridge City Bank,	100 5,000 00
50 do Tremont Bank,	100 5,000 00
20 do Howard Banking Company,	100 1,980 00
70 do Eliot Bank,	100 7,000 00
70 do Blackstone Bank,	100 7,000 00
50 do Grocers' Bank,	100 —
	Value not known.
	\$116,480 00

INSURANCE RETURNS.

Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.	
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—	Par Value.	Market Value.
11,600 Vt. and Mass. Railroad Bonds,	- -	66 per ct. \$9,860 66
5,000 Cheshire Railroad Bonds,	- -	75 per ct. 4,510 00
		<u>\$14,370 66</u>
Cash value of real estate owned by the Company?	-	-
Amount of cash on hand?	-	\$1,487 89
Amount of cash in hands of agents?	-	-
Amount loaned on mortgage of real estate?	-	52,500 00
Amount loaned on collateral?	-	6,200 00
Amount loaned without collateral?	-	-
Amount of all other investments?	-	-
Amount of premium notes on risks terminated?	-	-
Amount of borrowed money, specifying collaterals given for the same?	-	-
Amount of losses due and unpaid?	-	-
Amount of losses claimed and unpaid?	-	-
Amount of losses reported, upon which the liability of the Comp'y is not determin'd?	-	-
Amount of all other claims against the Company? Dividends unclaimed,	-	546 00
Amount of cash received for premiums on fire risks?	-	34,074 21
Amount of cash received for premiums on marine risks?	-	-
Amount of notes received for premiums on fire risks?	-	-
Amount of notes received for premiums on marine risks?	-	-
Amount of cash received for interest? \$4,159.01—Bank Dividends, \$8,710,	-	12,869 01
Amount of income received from all other sources?	-	-
Amount of fire losses paid last year?	-	17,583 08
Amount of marine losses paid last year?	-	-
Amount of dividends paid the last year? Six per cent.,	-	9,000 00
Amount paid for expenses of office?	-	5,414 09
Amount of other expenditures? Fitting up and furnishing new office,	-	845 54
Amount received in cash for fire risks not terminated?	-	30,916 60
Amount required to reinsure all outstanding risks? 50 per cent. of prem. received,	-	15,458 30
Amount of premium notes on risks not terminated?	-	-
Amount of delinquent notes not charged to profit and loss?	-	-
Highest rate of interest received?	-	6 per cent.
Highest rate of interest paid on money borrowed?	-	-
How many shares of the capital stock are pledged to the Company?	-	-
Balance to credit of profit and loss account?	-	9,575 95
Balance to debit of profit and loss account?	-	-
How many shares of the capital stock are owned by the Company, or not subscribed for?	-	-
What amount of the capital consists of the stockholders' notes?	-	-

COMMERCIAL INSURANCE COMPANY, NANTUCKET.

[Incorporated, 1831.]

FRANCIS M. MITCHELL, *President.**Secretary, A. J. MORTON.*

Amount of Capital?	\$50,000 00
Amount of Capital actually paid in?	50,000 00
Number of shares, and par value of each? 1,000 shares, \$50 each.	-
Amount of fire risks outstanding?	None.
Amount of marine risks outstanding?	710,645 00
Total amount of outstanding risks?	710,645 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each. 278 shares Pacific Bank. Par value, \$100; market value, \$132.	-
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None.
Cash value of real estate owned by the Company?	6,500 00
Amount of cash on hand?	3,907 73
Amount of cash in hands of agents?	2,098 17
Amount loaned on mortgage of real estate?	None.

STOCK COMPANIES.

9

Amount loaned on collateral?	\$4,000 00
Amount loaned without collateral?	2,553 31
Amount of all other investments?	190 00
Amount of premium notes on risks terminated?	22,464 40
Amount of borrowed money, specifying collaterals given for the same? 95 shares Pacific Bank stock,	8,500 00
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	5,100 00
Amount of losses reported, upon which the liability of the Co. is not determined?	17,197 05
Amount of all other claims against the Company?	5,000 00
Amount of cash received for premiums on fire risks?	None.
Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	60,971 16
Amount of cash received for interest?	373 69
Amount of income received from all other sources?	19,348 88
Amount of fire losses paid last year?	None.
Amount of marine losses paid last year?	47,617 73
Amount of dividends paid the last year?	2,000 00
Amount paid for expenses of office?	1,198 46
Amount of other expenditures?	None.
Amount received in cash for fire risks not terminated?	None.
Amount required to reinsure all outstanding risks?	18,302 02
Amount of premium notes on risks not terminated?	33,506 76
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	-
Balance to debit of profit and loss account?	8,579 52
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

CONWAY FIRE INSURANCE COMPANY, CONWAY, MASS.

[Incorporated, April, 1849.]

JAMES S. WHITNEY, *President.*

Secretary, DAVID C. ROGERS.

Amount of Capital? Capital of the Company is a Guarantee Capital,	\$100,000 00
Amount of Capital actually paid in?	100,000 00
Number of shares and par value of each? Capital is Guarantee; no certificates issued.	
Amount of fire risks outstanding?	4,881,302 00
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	4,881,302 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.	None.
Amount of State stocks? State amount of each kind, and par value and market value of each.	None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

	Par Value.	Market Value.
172 shares Conway Bank stock,	\$100 00	\$109— \$18,738 00
54 do Franklin County Bank st'k,	100 00	115 6,210 00
18 do Greenfield Bank stock,	100 00	110 1,980 00
10 do Atlantic Bank stock,	100 00	94 940 00
5 do Northampton Bank stock,	100 00	125 625 00

Amount of railroad stocks? State amount of each kind, and par value and market value of each?	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each?	None.
Cash value of real estate owned by the Company?	4,000 00
Amount of cash on hand?	4,690 83
Amount of cash in hands of agents?	5,661 47
Amount loaned on mortgage of real estate?	71,500 00
Amount loaned on collateral?	3,000 00
Amount loaned without collateral?	375 27
Amount of all other investments?	8,062 03
Amount of premium notes on risks not terminated?	69,154 16
Amount of borrowed money, specifying collaterals given for the same?	None.

Amount of losses due and unpaid?	\$800 00
Amount of losses claimed and unpaid?	2,305 00
Amount of losses reported, upon which the liability of the Company is not determined? Estimated,	7,713 00
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	79,786 20
Amount of cash received for premiums on marine risks?	None taken.
Amount of notes received for premiums on fire risks?	None taken.
Amount of notes received for premiums on marine risks?	None taken.
Amount of cash received for interest?	916 71
Amount of income received from all other sources?	549 21
Amount of fire losses paid last year?	47,981 14
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	6,555 55
Amount paid for expenses of office?	6,500 00
Amount of other expenditures? For settling losses, etc.	2,520 12
Amount received in cash for fire risks not terminated?	69,441 86
Amount required to reinsure all outstanding risks?	27,776 74
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	-
Balance to debit of profit and loss account?	159 29
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	-

For Return of Mutual Department, see Mutual Returns.

ELIOT FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 16, 1849.]

WILLIAM A. HOWE, *President.*

Secretary, WILLIAM M. LATHROP.

Amount of Capital?	\$200,000 00
Amount of Capital actually paid in?	200,000 00
Number of shares and par value of each? 4,000 shares—\$50 each.	
Amount of fire risks outstanding?	6,417,668 00
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	6,417,668 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.

Amount of State stocks? State amount of each kind, and par value and market value of each:—

Massachusetts State stock, 5 per cent.,
" " " 6 " "

Par Value.	Market Value.
\$2,000 00	\$2,000 00
5,000 00	5,150 00

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

600 shares Eliot Bank, . . .
40 do Boylston Bank, . . .
60 do State Bank, . . .
20 do Exchange Bank, . . .
33 do Tremont Bank, . . .
20 do Blackstone Bank, . . .
5 do Eagle Bank, . . .
75 do Bank of Commerce, . . .

\$7,000 00	
\$60,000 00	\$60,150 00
4,000 00	4,480 00
4,800 00	5,280 00
2,000 00	2,340 00
3,300 00	3,762 00
2,000 00	2,120 00
500 00	540 00
7,500 00	7,519 00

Amount of railroad stocks? State amount of each kind, and par value and market value of each:—

80 shares Boston & Worcester R.R. Co.,
100 do Boston and Providence do.,
75 do Fitchburg Railroad Comp'y,
3 do Boston & Lowell R. R. Co.
40 do Eastern Railroad Company,
69 do Western Railroad Company,

\$84,100 00	\$86,191 00
\$8,000 00	\$6,680 00
10,000 00	6,575 00
7,500 00	5,475 00
1,500 00	795 00
4,000 00	1,600 00
6,900 00	6,210 00
\$37,900 00	\$27,335 00

Amount of railroad bonds? State am't of each kind, and par value and market value of each:—	Par Value.	Market Value.
Boston and Worcester R. R. Co. bonds,	\$18,000 00	\$18,000 00
Ogdensburg Railroad Company bonds,	3,000 00	1,710 00
	\$21,000 00	\$19,710 00

Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	\$4,813 23
Amount of cash in hands of agents?	243 00
Amount loaned on mortgage of real estate?	71,900 00
Amount loaned on collateral?	87,055 74
Amount loaned without collateral?	None.
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	None.
Amount of losses reported, upon which the liability of the Co. is not determined?	5,400 00
Amount of all other claims against the Company? Unclaimed dividends.	707 50
Amount of cash received for premiums on fire risks?	60,032 53
Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest?	19,241 60
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	18,924 45
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	20,000 00
Amount paid for expenses of office?	7,793 57
Amount of other expenditures? Commissions and reinsurance.	2,308 36
Amount received in cash for fire risks not terminated?	54,730 31
Amount required to reinsure all outstanding risks? Impossible to answer.	
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	48,968 16
Balance to debit of profit and loss account?	None.
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

ESSEX INSURANCE COMPANY, SALEM.

This Company are closing, and have divided 50 per cent. of Capital Stock.

SALEM. Nov. 13, 1856.

WILLIAM NORTHEY, *Secretary*.

FIREMEN'S INSURANCE COMPANY, BOSTON.

[Incorporated, June 10, 1831.]

THOMAS C. AMORY, *President*.

Secretary, S. G. ROGERS.

Amount of Capital?	\$300,000 00
Amount of Capital actually paid in?	300,000 00
Number of shares, and par value of each? 12,000—par value, \$25 each.	
Amount of fire risks outstanding?	12,785,244 00
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	12,785,244 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—		Par Value.	Market Value.
180 shares Atlas Bank,	\$100—	\$18,000 00	\$107 00
40 do Bank of Brighton, Brighton,	100	4,000 00	100 00
100 do City Bank,	100	10,000 00	106 00
160 do Columbian Bank,	100	16,000 00	105 50
250 do Globe Bank,	100	25,000 00	119 00
180 do Granite Bank,	100	18,000 00	97 50
100 do Hamilton Bank,	100	10,000 00	115 00
240 do Merchants' Bank,	100	24,000 00	104 50
280 do Market Bank,	70	19,600 00	82 50
100 do New England Bank,	100	10,000 00	112 00
180 do North Bank,	100	18,000 00	101 50
120 do People's Bank, Roxbury,	50	6,000 00	52 50
175 do Railroad Bank, Lowell,	75	13,125 00	81 00
27 do Suffolk Bank,	100	2,700 00	125 00
164 do State Bank,	60	9,840 00	65 50
180 do Traders' Bank,	100	18,000 00	104 50
100 do Tremont Bank,	100	10,000 00	112 50
150 do Union Bank,	100	15,000 00	112 00
100 do Worcester Bank, Worcester,	100	10,000 00	106 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—		\$257,265 00	
80 shares Boston & Prov. R. R. stock,	\$100—	\$8,000 00	\$65 50
Amount of railroad bonds? State amount of each kind, and par value and market value of each,			None
Cash value of real estate owned by the Company? As charged on the books,			\$35,000 00
Amount of cash on hand?			12,059 34
Amount of cash in hands of agents?			None.
Amount loaned on mortgage of real estate?			111,500 00
Amount loaned on collateral?			58,700 00
Amount loaned without collateral?			84,000 00
Amount of all other investments?			None.
Amount of premium notes on risks terminated?			None.
Amount of borrowed money, specifying collaterals given for the same?			None.
Amount of losses due and unpaid?			None.
Amount of losses claimed and unpaid?			None.
Amount of losses reported, upon which the liability of the Co. is not determined?			2,600 00
Amount of all other claims against the Company?			None.
Amount of cash received for premiums on fire risks?			93,076 51
Amount of cash received for premiums on marine risks?			None.
Amount of notes received for premiums on fire risks?			None.
Amount of notes received for premiums on marine risks?			None.
Amount of cash received for interest?			36,416 03
Amount of income received from all other sources?			330 39
Amount of fire losses paid last year?			32,472 95
Amount of marine losses paid last year?			None.
Amount of dividends paid the last year? Two dividends of 12 per cent. each, amounting to			72,000 00
Amount paid for expenses of office?			9,961 38
Amount of other expenditures?			None.
Amount received in cash for fire risks not terminated?			89,843 13
Amount required to reinsure all outstanding risks? Estimated 50 per cent of the premium,			44,921 57
Amount of premium notes on risks not terminated?			None.
Amount of delinquent notes not charged to profit and loss?			None.
Highest rate of interest received?			6 per cent.
Highest rate of interest paid on money borrowed?			6 per cent.
How many shares of the capital stock are pledged to the Company?			None.
Balance to credit of profit and loss account?			160,028 82
Balance to debit of profit and loss account?			None.
How many shares of the capital stock are owned by the Company, or not subscribed for?			None.
What amount of the capital consist of the stockholders' notes?			None.

FRANKLIN INSURANCE COMPANY, BOSTON.

[Incorporated February 10, 1823, and Renewed January 28, 1842.]

FRANCIS WELCH, *President.*

Secretary, WILLIAM M. BYRNES

Amount of Capital?		\$300,000 00
Amount of Capital actually paid in?		300,000 00
Number of shares, and par value of each? 3,000, at \$100 each.		2,744,905 00
Amount of fire risks outstanding?		927,062 00
Amount of marine risks outstanding?		3,671,967 00
Total amount of outstanding risks?		
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, par value and market value of each:—	Par Value.	Market Value.
Loan of 1842, payb. aft. 1862, int. 6 per c.	\$100— \$10,000 00	\$112 00
Amount of State stocks? State amount of each kind, and par value and market value of each:—		
Mass. State Stg. st'k, £3,200, pay. '69-70	\$100— \$15,330 00	\$100 00
Mass. State 5 per ct. stock, payb. 1857,	100 1,000 00	98 00
Amount of bank stocks? State amount of each kind, and par value and market value of each:—		
210 shares Atlantic Bank,	\$100— \$21,000 00	\$98 00
200 do Atlas Bank,	100 20,000 00	106 00
339 do City Bank,	100 36,900 00	106 00
771 do Globe Bank,	100 77,100 00	119 00
62 do Granite Bank,	100 6,200 00	97 00
32 do Merchants' Bank,	100 3,200 00	104 00
414 do State Bank,	60 24,840 00	66 00
141 do Union Bank,	100 14,100 00	111 00
50 do Webster Bank,	100 5,000 00	103 00
100 do Bay State Bank,	100 10,000 00	100 00
35 do Falmouth Bank,	100 3,500 00	100 00
10 do Spicket Falls Bank,	100 1,000 00	100 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—	\$222,840 00	
168 shares Boston and Providence,	\$100 00	\$65 50
32 do Boston and Worcester,	100 00	82 00
Amount of railroad bonds? State am't of each kind, par and market value of each, Cash value of real estate owned by the Company?		- -
Amount of cash on hand?		21,696 51
Amount of cash in hands of agents?		1,059 13
Amount loaned on mortgage of real estate?		4,600 00
Amount loaned on collateral?		17,593 28
Amount loaned without collateral?		34,642 78
Amount of all other investments?		4,500 00
Amount of premium notes on risks terminated?		12,051 67
Amount of borrowed money, specifying collaterals given for the same?		None.
Amount of losses due and unpaid? Not called for,		1,200 00
Amount of losses claimed and unpaid?		810 00
Amount of losses reported, upon which the liability of the Co. is not determined?		15,350 00
Amount of all other claims against the Company?		605 00
Amount of cash received for premiums on fire risks?		19,790 33
Amount of cash received for premiums on marine risks?		- -
Amount of notes received for premiums on fire risks?		- -
Amount of notes received for premiums on marine risks?		55,420 15
Amount of cash received for interest?		22,228 97
Amount of income received from all other sources?		- -
Amount of fire losses paid last year?		9,364 57
Amount of marine losses paid last year?		26,536 25
Amount of dividends paid the last year?		33,000 00
Amount paid for expenses of office?		8,747 28
Amount of other expenditures?		- -
Amount received in cash for fire risks not terminated?		18,134 50
Amount required to reinsure all outstanding risks? Estimated,		39,732 63
Amount of premium notes on risks not terminated?		40,887 17
Amount of delinquent notes not charged to profit and loss?		151 00
Highest rate of interest received?		6 per cent.
Highest rate of interest paid on money borrowed? None borrowed		
How many shares of the capital stock are pledged to the Company?		40 shares.
Balance to credit of profit and loss account?		28,986 74
Balance to debit of profit and loss account?		- -
How many shares of the capital stock are owned by the Co., or not subscribed for?		None.
What amount of the capital consists of the stockholders' notes?		2,263 28

GLOUCESTER MARINE INS. COMPANY, GLOUCESTER.

[Incorporated, March, 1847.]

GEORGE H. ROGERS, *President*.*Secretary*, A. PRESSON.

Amount of Capital?		\$50,000 00
Amount of Capital actually paid in?		50,000 00
Number of shares, and par value of each?	500 shares—par value, \$100.	
Amount of fire risks outstanding?		None.
Amount of marine risks outstanding?		123,250 00
Total amount of outstanding risks?		123,250 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,		None.
Amount of State stocks? State amount of each kind, and par value and market value of each,		None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
30 shares Gloucester Bank,	\$100 00	\$106 00
37 do Tremont Bank,	100 00	112 00
32 do Atlas Bank,	100 00	105 00
12 do Granite Bank,	100 00	97 00
25 do Bank of Cape Ann,	100 00	100 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—		
97 shares Eastern,	100 00	40 00
40 do Western,	100 00	90 00
10 do Boston and Providence,	100 00	64 00
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—		
Eastern Railroad,	2,000 00	—
Cash value of real estate owned by the Company?		None.
Amount of cash on hand?		1,092 85
Amount of cash in hands of agents?		None.
Amount loaned on mortgage of real estate?		12,900 00
Amount loaned on collateral?		6,954 09
Amount loaned without collateral?		1,464 53
Amount of all other investments?		300 00
Amount of premium notes on risks terminated?		5,201 73
Amount of borrowed money, specifying collaterals given for the same?		None.
Amount of losses due and unpaid?		—
Amount of losses claimed and unpaid?		2,820 00
Amount of losses reported, upon which the liability of the Co. is not determined?		None.
Amount of all other claims against the Company?		1,289 37
Amount of cash received for premiums on fire risks?		None.
Amount of cash received for premiums on marine risks?		685 96
Amount of notes received for premiums on fire risks?		None.
Amount of notes received for premiums on marine risks?		10,207 68
Amount of cash received for interest?		2,461 03
Amount of income received from all other sources?		None.
Amount of fire losses paid last year?		None.
Amount of marine losses paid last year?		9,867 66
Amount of dividends paid the last year?		None.
Amount paid for expenses of office?		832 34
Amount of other expenditures?		None.
Amount received in cash for fire risks not terminated?		None.
Amount required to reinsure all outstanding risks? Estimated,		3,500 00
Amount of premium notes on risks not terminated?		5,937 58
Amount of delinquent notes not charged to profit and loss?		196 00
Highest rate of interest received?		6 per cent.
Highest rate of interest paid on money borrowed?		6 per cent.
How many shares of the capital stock are pledged to the Company?		Ten.
Balance to credit of profit and loss account?		9,645 76
Balance to debit of profit and loss account?		—
How many shares of the capital stock are owned by the Company, or not subscribed for?		None.
What amount of the capital consists of the stockholders' notes?		—

HAMPDEN FIRE INS. COMPANY, SPRINGFIELD, MASS.

[Incorporated, 1851.]

W. B. CALHOUN, *President.**Secretary,* JOS. C. PYNCHON.

Amount of Capital?		\$100,000 00
Amount of Capital actually paid in?		100,000 00
Number of shares, and par value of each?	1,000 shares, at \$100 each.	
Amount of fire risks outstanding?		9,646,803 00
Amount of marine risks outstanding?	No marine insurance.	
Total amount of outstanding risks?		9,646,803 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.		None.
Amount of State stocks? State amount of each kind, and par value and market value of each.		None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
37 shares Pynchon Bank,	\$3,700 00	\$4,144 00
30 do Continental Bank,	3,000 00	3,300 00
45 do Bank of Commerce,	4,500 00	4,635 00
45 do Grocers' Bank,	4,500 00	—
50 do City Bank, Worcester,	5,000 00	5,250 00
15 do Springfield Bank,	1,500 00	1,545 00
15 do National Bank,	1,500 00	1,530 00
32 do Howard Banking Company,	3,200 00	3,200 00
Amount of railroad stocks? State amount of each kind, and par value and market value of each:—		
20 shares Rome and Watertown,	2,000 00	—
30 do Southern Michigan,	3,000 00	—
30 do New York and New Haven,	3,000 00	—
Amount of railroad bonds? State amount of each kind, and par value and market value of each.		None.
Cash value of real estate owned by the Company?		None.
Amount of cash on hand?		7,281 12
Amount of cash in hands of agents?		7,492 54
Amount loaned on mortgage of real estate?		70,000 00
Amount loaned on collateral?		30,000 00
Amount loaned without collateral?		7,808 55
Amount of all other investments?		4,202 17
Amount of premium notes on risks terminated?		None.
Amount of borrowed money, specifying collaterals given for the same?		None.
Amount of losses due and unpaid?		None.
Amount of losses claimed and unpaid? Adjusted, but not due.		5,129 63
Amount of losses reported, upon which the liability of the Co. is not determined?		8,000 00
Amount of all other claims against the Company?		None.
Amount of cash received for premiums on fire risks? Eleven months, December 1, 1855, to November, 1856.		110,694 96
Amount of cash received for premiums on marine risks?		None.
Amount of notes received for premiums on fire risks?		3,630 21
Amount of notes received for premiums on marine risks?		None.
Amount of cash received for interest?		2,326 45
Amount of income received from all other sources?		300 00
Amount of fire losses paid last year?		85,662 12
Amount of marine losses paid last year?		None.
Amount of dividends paid the last year? Reorganized June, 1856. None under new organization.		
Amount paid for expenses of office?		5,221 13
Amount of other expenditures?		1,527 67
Amount received in cash for fire risks not terminated?		104,106 40
Amount required to reinsure all outstanding risks?		46,763 50
Amount of premium notes on risks not terminated?		58,046 43
Amount of delinquent notes not charged to profit and loss?		None.
Highest rate of interest received?		6 per cent.
Highest rate of interest paid on money borrowed?		None.
How many shares of the capital stock are pledged to the Company?		None.
Balance to credit of profit and loss account? Amount of surplus over capital,		60,841 14
Balance to debit of profit and loss account? Balance on but one side.		
How many shares of the capital stock are owned by the Company, or not subscribed for?		None.
What amount of the capital consists of the stockholders' notes?		None.

HOPE INSURANCE COMPANY, BOSTON.

[Incorporated, 1830.]

AUGUSTUS LOVETT, *President.**Secretary,* WILLIAM McMANUS.

Amount of Capital?		\$200,000 00
Amount of Capital actually paid in?		200,000 00
Number of shares, and par value of each? 2,000 shares, at \$100 each.		- -
Amount of fire risks outstanding?		- -
Amount of marine risks outstanding?		2,851,961 00
Total amount of outstanding risks?		- -
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,		- -
Amount of State stocks? State amount of each kind, and par value and market value of each,		- -
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
100 shares Merchants' Bank,	\$10,000 00	\$10,450 00
61 do North Bank,	6,100 00	6,161 00
100 do Granite Bank,	10,000 00	10,000 00
9 do Suffolk Bank,	900 00	1,125 00
180 do State Bank,	10,800 00	11,880 00
67 do Shoe & Leather Dealers',	6,700 00	7,504 00
75 do Traders' Bank,	7,500 00	7,725 00
100 do Tremont,	10,000 00	11,100 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—		
100 shares Western Railroad,	10,000 00	9,000 00
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—		
10 Bonds Northern Railroad, N. York,	10,000 00	5,600 00
Cash value of real estate owned by the Company?		- -
Amount of cash on hand?		9,216 09
Amount of cash in hands of agents?		- -
Amount loaned on mortgage of real estate?		- -
Amount loaned on collateral?		- -
Amount loaned without collateral?		- -
Amount of all other investments? 25 shares Relief Steamboat Company,		2,500 00
Amount on premium notes on risks terminated?		56,145 16
Amount of borrowed money, specifying collaterals given for the same? \$15,000. Collateral—50 shares Tremont Bank; 50 shares Traders' Bank; and 50 shares Merchants' Bank.		- -
Amount of losses due and unpaid?		- -
Amount of losses claimed and unpaid?		24,500 00
Amount of losses reported, upon which the liability of the Co. is not determined?		- -
Amount of all other claims against the Company?		- -
Amount of cash received for premiums on fire risks?		- -
Amount of cash received for premiums on marine risks?		- -
Amount of notes received for premiums on fire risks?		- -
Amount of notes received for premiums on marine risks?		213,753 78
Amount of cash received for interest?		7,195 09
Amount of income received from all other sources?		- -
Amount of fire losses paid last year?		- -
Amount of marine losses paid last year?		188,013 44
Amount of dividends paid the last year?		- -
Amount paid for expenses of office?		6,400 00
Amount of other expenditures?		- -
Amount received in cash for fire risks not terminated?		- -
Amount required to reinsure all outstanding risks?		- -
Amount of premium notes on risks not terminated?		157,608 62
Amount of delinquent notes not charged to profit and loss?		800 00
Highest rate of interest received?		6 per cent.
Highest rate of interest paid on money borrowed?		6 per cent.
How many shares of the capital stock are pledged to the Company?		- -
Balance to credit of profit and loss account?		- -
Balance to debit of profit and loss account?		90,097 04
How many shares of the capital stock are owned by the Company, or not subscribed for?		- -
What amount of the capital consists of the stockholders' notes?		- -

HOWARD FIRE INSURANCE COMPANY, LOWELL, MASS.

[Incorporated, January 31, 1848.]

NATHAN ALLEN, *President.**Secretary,* JOSHUA W. DANIELS.

Amount of Capital? Allowed by charter,	\$200,000 00
Amount of Capital actually paid in?	106,100 00
Number of shares, and par value of each? 1,061 shares—par value, \$100 per share.	
Amount of fire risks outstanding?	2,231,053 64
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	2,231,053 64
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

	Market Value.	Par Value.
132 shares Appleton Bank, Lowell,	\$14,784 00	\$13,200 00
15 do Lowell Bank, Lowell,	1,770 00	1,500 00
50 do Wamesit Bank, Lowell,	5,150 00	5,000 00
20 do Bay State Bank, Lawrence,	2,060 00	2,000 00
50 do Pemberton Bank, Lawrence,	5,150 00	5,000 00
120 do Bank of North America,	12,360 00	12,000 00
25 do Bank of Commerce,	2,500 00	2,500 00
60 do Granite Bank,	6,000 00	6,000 00

Amount of railroad stocks? State am't of each kind, and par value and market value of each:—

92 shares Lowell and Lawrence R. R.,	\$7,360 00	\$9,200 00
32 do Stony Brook Railroad,	2,560 00	3,200 00
		\$12,400 00

Amount of railroad bonds? State amount of each kind, and par value and market value of each,

None.

Cash value of real estate owned by the Company? None owned by the Company.

Amount of cash on hand? 1,913 53

Amount of cash in hands of agents? 2,077 78

Amount loaned on mortgage of real estate? 45,666 93

Amount loaned on collateral? 6,623 06

Amount loaned without collateral? 3,031 00

Amount of all other investments? None.

Amount of premium notes on risks terminated? None.

Amount of borrowed money, specifying collaterals given for the same? The Company never borrowed money with or without collateral.

Amount of losses due and unpaid? None.

Amount of losses claimed and unpaid? None.

Amount of losses reported, upon which the liability of the Co. is not determined? 50 00

Amount of all other claims against the Company? Payable for dividends, and estimate for expenses not yet paid, 1,399 00

Amount of cash received for premiums on fire risks? Last year, 19,529 04

Amount of cash received for premiums on marine risks? None.

Amount of notes received for premiums on fire risks? None.

Amount of notes received for premiums on marine risks? None.

Amount of cash received for interest? Last year, 3,611 86

Amount of income received from all other sources? Last year, being for dividends, 4,413 00

Amount of fire losses paid last year? But not all sustained last year, 19,518 48

Amount of marine losses paid last year? None.

Amount of dividends paid the last year? 6,336 00

Amount paid for expenses of office? About 2,390 00

Amount of other expenditures? Chiefly commissions allowed agents, 3,128 96

Amount received in cash for fire risks not terminated? 17,850 48

Amount required to reinsure all outstanding risks? Not more than 8,925 24

Amount of premium notes on risks not terminated? None.

Amount of delinquent notes not charged to profit and loss? None.

Highest rate of interest received? 6 per cent.

Highest rate of interest paid on money borrowed? Nothing paid

How many shares of the capital stock are pledged to the Company? None.

Balance to credit of profit and loss account? 12,203 39

Balance to debit of profit and loss account? —

How many shares of the capital stock are owned by the Co., or not subscribed for? None.

What amount of the capital consists of the stockholders' notes? No amount does so consist, or ever did.

LYNN MECHANICS' FIRE AND MARINE INS. CO., LYNN.

[Incorporated, January 22, 1833.]

M. C. PRATT, *President.**Secretary,* AMOS RHODES.

Amount of Capital?	\$50,000 00
Amount of Capital actually paid in?	50,000 00
Number of shares, and par value of each? 500 shares, at \$100 each.	
Amount of fire risks outstanding?	17,000 00
Amount of marine risks outstanding?	87,749 00
Total amount of outstanding risks?	104,749 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	- -
Amount of State stocks? State amount of each kind, and par value and market value of each,	- -

Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.		Market Value.	
200 shares Lynn Mechanics' Bank,	\$80—	\$16,000 00	\$95—	\$19,000 00
30 do Leighton Bank,	100	3,000 00	100	3,000 00
30 do City Bank, Lynn,	100	3,000 00	100	3,000 00
128 do Shoe and Leather Dealers',	100	12,800 00	114	14,592 00
20 do Exchange Bank,	100	2,000 00	116	2,320 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—				
61 shares Eastern Railroad,	100	3,050 00	40	2,440 00

Amount of railroad bonds? State amount of each kind, and par value and market value of each,	- -
Cash value of real estate owned by the Company?	- -
Amount of cash on hand?	7,970 71
Amount of cash in hands of agents?	None.
Amount loaned on mortgage of real estate?	1,200 00
Amount loaned on collateral?	6,000 00
Amount loaned without collateral?	None.
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	21,314 83
Amount of borrowed money, specifying collaterals given for the same?	- -
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	1,100 00
Amount of losses reported, upon which the liability of the Co. is not determined?	5,300 00
Amount of all other claims against the Company? Reinsurance, \$3,224.22; dividend unpaid, \$400.	3,624 22
Amount of cash received for premiums on fire risks? Past year,	218 75
Amount of cash received for premiums on marine risks? Past year,	631 00
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	28,904 08
Amount of cash received for interest? Interest and bank dividends past year,	3,769 82
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	None.
Amount of marine losses paid last year?	6,982 47
Amount of dividends paid last year?	10,000 00
Amount paid for expenses of office? Last year,	1,102 26
Amount of other expenditures?	None.
Amount received in cash for fire risks not terminated?	126 50
Amount required to reinsure all outstanding risks?	1,701 97
Amount of premium notes on risks not terminated?	7,589 25
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received? Except bank dividends,	6 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	23,517 40
Balance to debit of profit and loss account?	- -
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

MANUFACTURERS' INSURANCE COMPANY, BOSTON.

[Incorporated, February 23, 1822.]

C. W. CARTWRIGHT, *President.*

Secretary, SAMUEL GOULD.

Amount of Capital?		\$400,000 00
Amount of Capital actually paid in?		\$400,000 00
Number of shares and par value of each? 4,000 shares—\$100 each.		
Amount of fire risks outstanding?		12,355,531 00
Amount of marine risks outstanding?		5,510,560 00
Total amount of outstanding risks?		17,866,091 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,		None.
Amount of State stocks? State amount of each kind, and par value and market value of each,		None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
1200 shares City Bank, Boston,	\$100 00	\$106 00
550 do Shoe and Leather Dealers',	100 00	113 00
679 do Shawmut Bank,	100 00	104 00
50 do North Bank,	100 00	100 00
202 do Traders' Bank,	100 00	105 00
250 do State Bank,	60 00	65 00
118 do Eagle Bank,	100 00	106 00
151 do Railroad Bank, Lowell,	75 00	80 00
100 do Bay State Bank, Lawrence,	100 00	100 00
120 do Market Bank, Boston,	70 00	83 00
60 do New England Bank,	100 00	113 00
200 do National Bank,	100 00	101 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each,		None.
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—		
Cheshire Railroad Bonds,	28,000 00	75 per cent.
Cash value of real estate owned by the Company? Cost on ledger,		25,000 00
Amount of cash on hand? Including advances on losses not adjusted,		66,460 64
Amount of cash in hands of agents?		None.
Amount loaned on mortgage of real estate?		182,255 00
Amount loaned on collateral?		55,258 67
Amount loaned without collateral? On endorsed notes,		107,854 07
Amount of all other investments?		12,000 00
Amount of premium notes on risks terminated?		24,264 78
Amount of borrowed money, specifying collaterals given for the same?		None.
Amount of losses due and unpaid?		2,500 00
Amount of losses claimed and unpaid?		
Amount of losses reported, upon which the liability of the Co. is not determined?	Both considered as one question,	
Amount of all other claims against the Company?		121,000 00
Amount of cash received for premiums on fire risks? For one year past,		None.
Amount of cash received for premiums on marine risks? For one year past,		123,448 62
Amount of notes received for premiums on fire risks?		13,464 98
Amount of notes received for premiums on marine risks? Less return premiums,		None.
Amount of cash received for interest?		150,001 61
Amount of income received from all other sources?		49,460 65
Amount of fire losses paid last year?		None.
Amount of marine losses paid last year?		27,569 23
Amount of dividends paid the last year?		90,301 27
Amount paid for expenses of office?		100,000 00
Amount of other expenditures?		11,914 60
Amount received in cash for fire risks not terminated?		None.
Amount required to reinsure all outstanding risks? We guess from 75 to 95 per cent. of premium.		110,727 35
Amount of premium notes on risks not terminated?		
Amount of delinquent notes not charged to profit and loss?		93,870 66
Highest rate of interest received?		2,554 50
Highest rate of interest paid on money borrowed?		6 per cent.
How many shares of the capital stock are pledged to the Company?		6 per cent.
Balance to credit of profit and loss account?		199 shares.
Balance to debit of profit and loss account?		288,524 05
How many shares of the capital stock are owned by the Co., or not subscribed for?		Nothing.
What amount of the capital consists of the stockholders' notes?		5 shares.
		None.

MERCHANTS' INSURANCE COMPANY, BOSTON.

[Incorporated, December 5, 1816.]

THOS. C. SMITH, *President.**Secretary, J. C. BRAMAN.*

Amount of Capital?	\$500,000 00
Amount of Capital actually paid in?	500,000 00
Number of shares, and par value of each? 5,000 shares, at \$100 each.	
Amount of fire risks outstanding?	13,293,879 00
Amount of marine risks outstanding?	10,508,559 00
Total amount of outstanding risks?	23,802,438 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

	Par Value.	Market Value.
1000 shares Eagle Bank,	\$100,000 00	\$108,000 00
1000 do Merchants' Bank,	100,000 00	105,000 00
900 do Suffolk Bank,	90,000 00	114,300 00
900 do Globe Bank,	90,000 00	107,100 00
100 do New England Bank,	10,000 00	11,200 00
100 do City Bank,	10,000 00	10,700 00
100 do Shoe and Leather Dealers',	10,000 00	11,200 00
160 do Railroad Bank,	12,000 00	13,440 00
150 do Bay State Bank,	15,000 00	15,300 00
100 do National Bank,	10,000 00	10,100 00

Amount of railroad stocks? State am't of each kind, and par value and market value of each:—

300 shares Boston and Maine Railroad,	\$447,000 00	\$506,340 00
240 do Boston and Providence do,	\$30,000 00	\$22,800 00
	on ledg. 23,600 00	15,840 00
	\$53,600 00	\$38,640 00

Amount of railroad bonds? State amount of each kind, and par value and market value of each,

Cash value of real estate owned by the Company? On ledger,	None.
Amount of cash on hand?	100,000 00
Amount of cash in hands of agents?	20,120 16
Amount loaned on mortgage of real estate?	54 50
Amount loaned on collateral?	None.
Amount loaned without collateral? With endorsements,	37,500 00
Amount of all other investments?	30,000 00
Amount of premium notes on risks terminated?	13,000 00
Amount of borrowed money, specifying collaterals given for the same?	23,795 85
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	None.
Amount of losses reported, upon which the liability of the Co. is not determined?	15,800 00
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	88,827 64
Amount of cash received for premiums on marine risks?	188,446 02
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	156,118 94
Amount of cash received for interest?	43,068 34
Amount of income received from all other sources?	12,021 46
Amount of fire losses paid last year?	17,851 63
Amount of marine losses paid last year?	138,241 94
Amount of dividends paid the last year?	88,634 00
Amount paid for expenses of office?	14,257 79
Amount of other expenditures? Including reinsurance premiums,	33,216 80
Amount received in cash for fire risks not terminated?	82,255 21
Amount required to reinsure all outstanding risks?	Unknown.
Amount of premium notes on risks not terminated?	138,996 14
Amount of delinquent notes not charged to profit and loss?	1,531 50
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	Thirty.
Balance to credit of profit and loss account?	94,323 40
Balance to debit of profit and loss account?	None.
How many shares of the capital stock are owned by the Co., or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

MERCANTILE MARINE INSURANCE CO., BOSTON.

[Incorporated, February, 1823.]

NATH. MERIAM, *President.**Secretary, WM. B. COFFIN.*

Amount of Capital?	\$300,000 00
Amount of Capital actually paid in?	300,000 00
Number of shares, and par value of each? 3,000 shares—\$100 each.	
Amount of fire risks outstanding?	None.
Amount of marine risks outstanding?	3,781,005 00
Total amount of outstanding risks?	3,781,005 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.	None.
Amount of State stocks? State am't of each kind, par and market value of each.	None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

	Par Value.	Market Value.
150 shares Atlantic Bank.	\$100— \$15,000 00	\$98 50
200 do City Bank.	100 20,000 00	106 50
175 do Columbian Bank.	100 17,500 00	106 25
150 do Eagle Bank.	100 15,000 00	109 00
400 do Globe Bank.	100 40,000 00	119 00
80 do Hamilton Bank.	100 8,000 00	119 00
84 do Merchants' Bank.	100 8,400 00	104 50
180 do New England Bank.	100 18,000 00	113 00
200 do North Bank.	100 20,000 00	101 50
15 do Boston Bank.	50 750 00	59 00
37 do Railroad Bank, Lowell.	75 2,775 00	80 00
300 do State Bank.	60 18,000 00	66 00
720 do Suffolk Bank.	100 72,000 00	127 00
256 do Tremont Bank.	100 25,600 00	113 50
250 do Union Bank.	100 25,000 00	112 00

Amount of railroad stocks? State am't of each kind, and par value and market value of each:—

120 shares Boston and Prov. Railroad.	\$100 \$12,000 00	\$65 50
12 do Portland, Saco & Ports. do,	100 1,200 00	86 00
	\$13,200 00	

Amount of railroad bonds? State am't of each kind, par and market value of each.	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	11,754 47
Amount of cash in hands of agents?	None.
Amount loaned on mortgage of real estate?	None.
Amount loaned on collateral?	25,000 00
Amount loaned without collateral?	Nothing.
Amount of all other investments?	Nothing.
Amount of premium notes on risks terminated?	27,011 82
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	10,900 00
Amount of losses reported, upon which the liability of the Co. is not determined?	20,967 29
Amount of all other claims against the Company? For unpaid dividends,	124 00
Amount of cash received for premiums on fire risks?	None.
Amount of cash received for premiums on marine risks? For the past year,	349 56
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks? For the past year,	204,297 63
Amount of cash received for interest? For the past year,	25,937 61
Amount of income received from all other sources?	Nothing.
Amount of fire losses paid last year?	None.
Amount of marine losses paid last year?	123,718 56
Amount of dividends paid the last year?	30,000 00
Amount paid for expenses of office?	7,131 42
Amount of other expenditures?	None.
Amount received in cash for fire risks not terminated?	None.
Am't required to reinsure all outstanding risks? Uncertain, from \$85,000 to \$125,000.	
Amount of premium notes on risks not terminated?	166,104 18
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	74,342 67
Balance to debit of profit and loss account?	—
How many shares of the capital stock are owned by the Co., or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

NATIONAL INSURANCE COMPANY, BOSTON.

[Incorporated, June 18, 1825.]

SAMUEL W. SWETT, *President.**Secretary,* AARON H. BEAN.

Amount of Capital?	\$500,000 00
Amount of Capital actually paid in?	500,000 00
Number of shares, and par value of each? 10,000 shares—par value, \$50 each.	
Amount of fire risks outstanding?	6,912,676 00
Amount of marine risks outstanding?	16,046,277 00
Total amount of outstanding risks?	22,958,953 00
Amount of United States stock or treasury notes owned by the Company? State	
amount of each kind, and par value and market value of each,	- -
Amount of State stocks? State amount of each kind, and par value and market	
value of each,	- -

Amount of bank stocks? State amount
of each kind, and par value and
market value of each:—

1433 shares Hamilton Bank,	\$100 00	\$116 00
170 do Shoe and Leather Dealers',	100 00	111 00
301 do State,	60 00	65 00
150 do Bay State,	100 00	100 00
80 do Atlas,	100 00	105 00
70 do Market,	70 00	83 50
50 do Webster,	100 00	103 00
66 do Shawmut,	100 00	102 50

Amount of railroad stocks? State am't
of each kind, and par value and
market value of each:—

173 shares Boston and Maine,	\$100 00	\$76 00
145 do Boston and Providence,	100 00	65 75
70 do Boston and Worcester,	100 00	82 25
30 do Portland, Saco, & Portsmouth,	100 00	85 00

\$41,800 00

Amount of railroad bonds? State amount of each kind, and par value and market
value of each,

None.

Cash value of real estate owned by the Company?	- -
Amount of cash on hand?	5,092 92
Amount of cash in hands of agents?	1,216 29
Amount loaned on mortgage of real estate?	258,290 00
Amount loaned on collateral? Stocks and railroad bonds, as collateral,	32,736 07
Amount loaned without collateral? Personal security,	347,389 15
Amount of all other investments?	10,000 00
Amount of premium notes on risks terminated?	1,420 12
Amount of borrowed money, specifying collaterals given for the same?	- -
Amount of losses due and unpaid?	- -
Amount of losses claimed and unpaid?	- -
Amount of losses reported, upon which the liability of the Co. is not determined?	86,000 00
Amount of all other claims against the Company?	1,302 00
Amount of cash received for premiums on fire risks?	48,983 90
Amount of cash received for premiums on marine risks?	58,464 77
Amount of notes received for premiums on fire risks?	- -
Amount of notes received for premiums on marine risks?	126,137 29
Amount of cash received for interest?	41,820 85
Amount of income received from all other sources?	102,361 83
Amount of fire losses paid last year?	17,713 39
Amount of marine losses paid last year?	131,218 28
Amount of dividends paid the last year? 32 per cent.,	160,000 00
Amount paid for expenses of office?	11,861 52
Amount of other expenditures?	26,716 39
Amount received in cash for fire risks not terminated?	46,084 48
Amount required to reinsure all outstanding risks? Estimated,	225,000 00
Amount of premium notes on risks not terminated?	143,066 93
Amount of delinquent notes not charged to profit and loss?	1,643 50
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the Company?	81 shares.
Balance to credit of profit and loss account?	115,364 93
Balance to debit of profit and loss account?	- -
How many shares of the capital stock are owned by the Company, or not subscribed for?	- -
What amount of the capital consists of the stockholders' notes?	- -

NEPTUNE INSURANCE COMPANY, BOSTON.

[Incorporated, June 5, 1830.]

CALEB CURTIS, *President*.*Secretary*, GEORGE F. OSBORNE.

Amount of Capital?			\$300,000 00
Amount of Capital actually paid in?			300,000 00
Number of shares, and par value of each?	3,000 shares, at \$100 each.		
Amount of fire risks outstanding?			6,191,894 00
Amount of marine risks outstanding?			13,122,162 00
Total amount of outstanding risks?			19,314,056 00
Amount of United States stock or treasury notes owned by the Company?	State		
amount of each kind, and par value and market value of each,			None.
Amount of State stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.	
10 shares Mass. 1864 6 per cent.	\$1,000— \$10,000	\$1,040— \$10,400 00	
Amount of bank stocks? State amount of each kind, and par value and market value of each:—			
500 shares Tremont,	\$100 00	\$113— \$56,500 00	
500 do Boston,	50 00	60 30,000 00	
250 do Merchants',	100 00	105 26,250 00	
200 do Union,	100 00	112 22,400 00	
190 do New England,	100 00	113 21,470 00	
150 do Shoe and Leather Dealers',	100 00	112 16,800 00	
121 do Eagle,	100 00	110 13,310 00	
200 do State,	60 00	66 13,200 00	
50 do Massachusetts,	250 00	254 12,700 00	
107 do City,	100 00	106 11,342 00	
200 do Columbian,	100 00	106 21,200 00	
50 do Hamilton,	100 00	118 5,900 00	
50 do Suffolk,	100 00	127 6,350 00	
90 do Atlantic,	100 00	98 8,820 00	
60 do Market,	70 00	86 5,160 00	
36 do Globe,	100 00	120 4,320 00	
100 do Bay State,	100 00	103 10,300 00	
43 do Railroad,	75 00	81 3,483 00	
100 do Commerce,	100 00	100 10,000 00	
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—		\$299,505 00	
113 shares Boston and Providence,	\$100 00	\$66 \$7,458 00	
20 do Boston and Lowell,	500 00	265 5,300 00	
6 do Old Colony and Fall River,	100 00	83 498 00	
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—		\$13,256 00	
10 Boston and Worcester,	\$1,000 00	\$980 \$9,800 00	
Cash value of real estate owned by the Company?			—
Amount of cash on hand?			33,117 39
Amount of cash in hands of agents?			—
Amount loaned on mortgage of real estate?			39,200 00
Amount loaned on collateral?			—
Amount loaned without collateral?			33,968 29
Amount of all other investments?			3,500 00
Amount of premium notes on risks terminated?			60,652 04
Amount of borrowed money, specifying collaterals given for the same?			—
Amount of losses due and unpaid?			—
Amount of losses claimed and unpaid?			—
Amount of losses reported, upon which the liability of the Co. is not determined?			108,000 00
Amount of all other claims against the Company?			None.
Amount of cash received for premiums on fire risks?			47,417 76
Amount of cash received for premiums on marine risks?			104,472 77
Amount of notes received for premiums on fire risks?			None.
Amount of notes received for premiums on marine risks?			405,824 37
Amount of cash received for interest?			28,201 56
Amount of income received from all other sources?			364,347 40
Amount of fire losses paid last year?			12,253 03
Amount of marine losses paid last year?			433,405 94
Amount of dividends paid the last year?			18,000 00
Amount paid for expenses of office?			12,763 30
Amount of other expenditures?			15,776 95
Amount received in cash for fire risks not terminated?			36,478 33

Amount required to reinsure all outstanding risks?	Uncertain.
Amount of premium notes on risks not terminated?	\$421,005 95
Amount of delinquent notes not charged to profit and loss?	655 50
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	— —
How many shares of the capital stock are pledged to the Company?	— —
Balance to credit of profit and loss account?	83,791 83
Balance to debit of profit and loss account?	— —
How many shares of the capital stock are owned by the Co., or not subscribed for?	— —
What amount of the capital consists of the stockholders' notes?	— —

NORTH AMERICAN FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 28, 1851.] .

ALBERT BOWKER, *President*.*Secretary, pro tem.*, ALEXANDER HARDING.

Amount of Capital?	\$200,000 00
Amount of Capital actually paid in?	200,000 00
Number of shares and par value of each? 2,000 shares—par value, \$100 each.	
Amount of fire risks outstanding?	6,053,872 00
Amount of marine risks outstanding?	Nothing.
Total amount of outstanding risks?	6,053,872 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	Nothing.
Amount of State stocks? State amount of each kind, and par value and market value of each,	Nothing.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	
150 shares Bank of Commerce,	Par Value. \$100 00 Market Value. \$100 00
25 do Traders' Bank,	100 00 104 00
25 do Faneuil Hall Bank,	100 00 109 00
125 do National Bank, of Boston,	100 00 101 00
50 do Webster Bank,	100 00 103 50
200 do Maverick Bank,	100 00 92 00
100 do Columbian Bank,	100 00 105 00
100 do Blackstone Bank,	100 00 106 00
6 do Granite Bank,	100 00 97 00
50 do Washington Bank,	100 00 103 00
169 do Merchants' Bank,	100 00 104 25
60 do Bank of North America,	100 00 102 50
Amount of railroad stocks? State amt of each kind, and par value and market value of each:—	
20 shares Western Railroad,	100 00 89 00
2 do Boston and Lowell,	500 00 265 00
20 do Boston and Worcester,	100 00 82 00
20 do Boston & Providence,	100 00 65 50
5 do Eastern,	100 00 40 25
120 do Fitchburg,	100 00 74 00
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	Nothing.
Cash value of real estate owned by the Company?	Nothing.
Amount of cash on hand?	5,348 86
Amount of cash in hands of agents?	Nothing.
Amount loaned on mortgage of real estate?	96,396 72
Amount loaned on collateral?	55,812 12
Amount loaned without collateral?	Nothing.
Amount of all other investments?	Nothing.
Amount of premium notes on risks terminated?	Nothing.
Amount of borrowed money, specifying collaterals given for the same?	Nothing.
Amount of losses due and unpaid?	Nothing.
Amount of losses claimed and unpaid?	
Amount of losses reported, upon which the liability of the Company is not determined?	These are regarded and answered as one question, 5,000 00
Amount of all other claims against the Company? Dividends unpaid,	
Amount of cash received for premiums on fire risks?	57,144 38
Amount of cash received for premiums on marine risks?	Nothing.
Amount of notes received for premiums on fire risks?	Nothing.
Amount of notes received for premiums on marine risks?	Nothing.
Amount of cash received for interest?	15,744 24
Amount of income received from all other sources?	— —
Amount of fire losses paid last year?	— —

Amount of marine losses paid last year?	Nothing.
Amount of dividends paid the last year?	\$19,926 00
Amount paid for expenses of office?	5,710 81
Amount of other expenditures?	4,322 50
Amount received in cash for fire risks not terminated?	53,815 84
Amount required to reinsure all outstanding risks? Estimated at one-half,	26,907 92
Amount of premium notes on risks not terminated?	Nothing.
Amount of delinquent notes not charged to profit and loss?	Nothing.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed? We never borrow.	Three.
How many shares of the capital stock are pledged to the Company?	28,056 03
Balance to credit of profit and loss account?	Nothing.
Balance to debit of profit and loss account?	Nothing.
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	Nothing.

OLD COLONY INSURANCE COMPANY, PLYMOUTH.

[Incorporated, 1835.]

WILLIAM NELSON, *President.**Secretary,* WM. S. DANFORTH.

Amount of Capital?	\$50,000 00
Amount of Capital actually paid in?	50,000 00
Number of shares and par value of each? 500 shares—par value, \$100 each.	
Amount of fire risks outstanding?	822,206 00
Amount of marine risks outstanding?	135,400 00
Total amount of outstanding risks?	957,606 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	- -
Amount of State stocks? State amount of each kind, and par value and market value of each,	- -
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	
	Par Value. Market Value.
32 shares Plymouth Bank,	\$100 00 \$100 00
32 do Old Colony Bank,	100 00 110 00
33 do Merchants' Bank,	100 00 104 25
20 do Market Bank,	70 00 83 00
15 do New England Bank,	100 00 112 00
15 do Union Bank,	100 00 112 00
40 do Railroad Bank,	75 00 75 00
10 do Massachusetts Bank,	250 00 252 00
20 do Boston Bank,	50 00 59 00
10 do Exchange Bank,	100 00 113 00
12 do Tremont Bank,	100 00 112 00
35 do Wareham Bank,	100 00 95 00
Amount of railroad stocks? State amt of each kind, and par value and market value of each:—	
62 shares Old Colony and Fall River,	100 00 83 50
20 do Boston and Providence,	100 00 65 00
Amount of railroad bonds? State amount of each kind and par value and market value of each,	- -
Cash value of real estate owned by the Company?	2,500 00
Amount of cash on hand?	4,117 64
Amount of cash in hands of agents?	145 00
Amount loaned on mortgage of real estate?	7,782 42
Amount loaned on collateral?	5,650 00
Amount loaned without collateral?	1,279 73
Amount of all other investments?	1,284 27
Amount of premium notes on risks terminated?	5,008 14
Amount of borrowed money, specifying collaterals given for the same?	- -
Amount of losses due and unpaid?	- -
Amount of losses claimed and unpaid?	2,800 00
Amount of losses reported, upon which the liability of the Comp'y is not determ'd?	8,600 00
Amount of all other claims against the Company?	350 00
Amount of cash received for premiums on fire risks?	9,247 85
Amount of cash received for premiums on marine risks?	364 35
Amount of notes received for premiums on fire risks?	- -
Amount of notes received for premiums on marine risks?	16,847 95
Amount of cash received for interest?	3,106 23
Amount of income received from all other sources?	- -

Amount of fire losses paid last year?	\$7,802 54
Amount of marine losses paid last year?	15,633 43
Amount of dividends paid the last year?	- -
Amount paid for expenses of office?	1,446 75
Amount of other expenditures?	688 55
Amount received in cash for fire risks not terminated?	8,099 10
Amount required to reinsure all outstanding risks?	8,769 13
Amount of premium notes on risks not terminated?	14,155 89
Amount of delinquent notes not charged to profit and loss?	76 00
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the Company?	- -
Balance to credit of profit and loss account?	4,992 32
Balance to debit of profit and loss account?	74 50
How many shares of the capital stock are owned by the Company, or not subscribed for?	- -
What amount of the capital consists of the stockholders' notes?	- -

ORIENTAL INSURANCE COMPANY, SALEM.

[Incorporated in 1824; Charter renewed in 1844.]

N. ENDICOTT, *President.**Secretary, W. S. CLEVELAND.*

Amount of Capital?	\$200,000 00
Amount of Capital actually paid in?	All paid in.
Number of shares and par value of each? 2,000 shares—\$100 each.	
Amount of fire risks outstanding? Do not take fire risks.	
Amount of marine risks outstanding?	545,777 00
Total amount of outstanding risks?	- -
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State am't of each kind, and par value and market value of each:—	
Massachusetts 5 per Cents,	46,920 00
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	
2457 shares Asiatic Bank, Salem,	\$30 00 \$34 25
98 do Exchange Bank, Salem,	66 66 $\frac{2}{3}$ 67 99 $\frac{1}{2}$
20 do Salem Bank, Salem,	100 00 90 00
250 do Naumkeag Bank, Salem,	100 00 102 00
4 do Merchants' Bank, Salem,	50 00 51 00
43 do Mercantile Bank, Salem,	100 00 97 00
100 do Village Bank, Danvers,	100 00 102 00
144 do Granite Bank, Boston,	100 00 97 00
106 do Mechanics' Bank, Lynn,	100 00 115 00
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None owned?
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None owned.
Cash value of real estate owned by the Company?	None owned.
Amount of cash on hand?	3,801 75
Amount of cash in hands of agents? None—employ no agents.	
Amount loaned on mortgage of real estate?	11,500 00
Amount loaned on collateral?	- -
Amount loaned without collateral? Loan to County of Essex,	3,000 00
Amount of all other investments? No other investments.	
Amount of premium notes on risks terminated?	8,245 68
Amount of borrowed money, specifying collaterals given for the same? Have never hired or borrowed money.	
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	411 23
Amount of losses reported, upon which the liability of the Comp'y is not determ'd?	None.
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	None.
Amount of cash received for premiums on marine risks? Notes only taken, which are paid at maturity.	
Amount of notes received for premiums for fire risks?	- -
Amount of notes received for premiums on marine risks? On risks terminated as above. Notes at risk are not considered assets, nor counted at all until the risk terminates,	23,708 29
Amount of cash received for interest? Including bank dividends,	16,135 68

Amount of income received from all other sources? No other income except marine premiums.	
Amount of fire losses paid last year?	
Amount of marine losses paid last year?	\$27,374 71
Amount of dividends paid the last year? 8 per cent.,	16,000 00
Amount paid for expenses of office? About,	3,300 00
Amount of other expenditures?	None other.
Amount received in cash for fire risks not terminated?	
Amount required to reinsure all outstanding risks? Do not reinsure.	
Amount of premium notes on risks not terminated?	23,708 29
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	None paid.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account? At this date, Nov. 1, 1856.	17,288 55
Balance to debit of profit and loss account?	
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

PACIFIC INSURANCE COMPANY, NEW BEDFORD.

This Company has been closing its business, and will probably close up this year.

QUINCY FIRE AND MARINE INSURANCE COMPANY, QUINCY.

[Incorporated, April 18, 1855.]

GIDEON F. THAYER, *President*.

Secretary, FRANKLIN GREENE, JR.

Amount of Capital?	\$50,300 00
Amount of Capital actually paid in?	50,300 00
Number of shares and par value of each? 503 shares, at \$100 each.	
Amount of fire risks outstanding?	714,646 00
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	714,646 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.
Amount of Bank stocks? State am't of each kind, and par value and market value of each:—	
	Par Value. Market Value.
21 shares North Bank,	\$100 00 \$101 50
15 do Merchants' Bank,	100 00 105 00
16 do Maverick Bank,	100 00 94 00
10 do Blackstone Bank,	100 00 106 00
10 do Mt. Wollaston, Quincy,	100 00 106 00
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	1,686 24
Amount of cash in hands of agents?	1,581 36
Amount loaned on mortgage of real estate?	25,780 00
Amount loaned on collateral?	21,410 00
Amount loaned without collateral?	None.
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	} Estimated, 2,050 00
Amount of losses claimed and unpaid?	
Amount of losses reported, upon which the liability of the Comp'y is not determined? See answer to previous question.	
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks? \$10,456.75—less commissions to agents and premiums for reinsurance—\$964.99,	9,491 76

Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest? and commissions,	\$2,529 50
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	2,483 33
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	None.
Amount paid for expenses of office?	1,622 73
Amount of other expenditures?	None.
Amount received in cash for fire risks not terminated? Estimated at	7,146 46
Amount required to reinsure all outstanding risks? Estimated at	5,360 00
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received? Six per cent., except the premiums received as commissions and dividends on bank stock.	
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	Five.
Balance to credit of profit and loss account?	— —
Balance to debit of profit and loss account?	— —
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

SHOE AND LEATHER DEALERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, May 3, 1855.]

GEORGE HOOD, *President.*

Secretary, C. M. STIMSON.

Amount of Capital?	\$100,000 00
Amount of Capital actually paid in?	All paid.
Number of shares, and par value of each? 1,000 shares—par value, \$100 each.	
Amount of fire risks outstanding?	595,000 00
Amount of marine risks outstanding?	218,049 00
Total amount of outstanding risks?	813,049 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.	None.
Amount of State stocks? State amount of each kind, and par value and market value of each.	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	
112 shares City Bank, Lynn,	\$100 00
62 do Laighton Bank, Lynn,	100 00
24 do Shoe and Leather Dealers',	100 00
10 do Eliot Bank,	100 00
20 do Tradesman's Bank, Chelsea,	100 00
10 do Grafton Bank, Grafton,	100 00
10 do Malden Bank, Malden,	100 00
	\$25,136 00
Amount of railroad stocks? State amount of each kind, and par value and market value of each?	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each.	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	3,540 54
Amount of cash in hands of agents?	None.
Amount loaned on mortgage of real estate?	None.
Amount loaned on collateral?	73,532 08
Amount loaned without collateral?	3,000 00
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	23,137 41
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	— —
Amount of losses claimed and unpaid?	— —
Amount of losses reported, upon which the liability of the Co. is not determined?	12,202 00
Amount of all other claims against the Company?	3,564 00
Amount of cash received for premiums on fire risks?	4,792 47
Amount of cash received for premiums on marine risks?	363 94

Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	\$33,557 11
Amount of cash received for interest?	6,575 64
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	107 92
Amount of marine losses paid last year?	3,929 20
Amount of dividends paid the last year?	7,000 00
Amount paid for expenses of office?	3,075 62
Amount of other expenditures?	612 17
Amount received in cash for fire risks not terminated?	3,925 72
Amount required to reinsure all outstanding risks?	6,005 66
Amount of premium notes on risks not terminated?	4,020 66
Amount of delinquent notes not charged to profit and loss?	368 31
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	27,752 48
Balance to debit of profit and loss account?	-
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consist of the stockholders' notes?	None.

SPRINGFIELD FIRE AND MARINE INS. CO., SPRINGFIELD.

[Incorporated, 1849.]

E. FREEMAN, *President.*

Secretary, WM. CONNER, JR.

Amount of Capital?		\$150,000 00
Amount of Capital actually paid in?		150,000 00
Number of shares and par value of each?	1,500 shares—par value, \$100 each.	
Amount of fire risks outstanding?		18,404,007 06
Amount of marine risks outstanding?		32,250 00
Total amount of outstanding risks?		18,436,257 06
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,		None.
Amount of State stocks? State amount of each kind, and par value and market value of each,		None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
225 shares Western Bank, Springfield,	\$22,500 00	\$22,581 00
21 do Hampshire Manuf'rs, Ware,	2,100 00	2,310 00
71 do Agawam Bank, Springfield,	7,100 00	7,100 00
67 do Hadley Falls Bank, Holyoke,	6,700 00	6,901 00
12 do Springfield B'k, Springfield,	1,200 00	1,200 00
50 do Pyncheon Bank, Springfield,	5,000 00	5,500 00
50 do Eliot Bank, Boston,	5,000 00	5,025 00
58 do Bank of Commerce, Boston,	5,800 00	5,957 50
50 do Merchants' Bank, Boston,	5,000 00	5,225 00
20 do Atlas Bank, Boston,	2,000 00	2,100 00
92 do Howard Banking Co., do.,	9,200 00	8,970 00
25 do Holyoke Bank, Northampton,	2,500 00	2,500 00
17 do Boylston Bank, Boston,	1,700 00	1,870 00
100 do Webster Bank, Boston,	10,000 00	10,400 00
75 do Continental Bank, N. York,	7,500 00	8,014 00
71 do Elm City Bank, N. Haven, (including 21 shares new stock—first instalment of 25 per cent. paid.)	5,525 00	5,775 00
100 do Importers' and Traders', N.Y.	10,000 00	10,600 00
5 do Monson Bank, Monson,	500 00	500 00
30 do St. Nicholas Bank, N. York,	3,000 00	2,947 50
50 do Am. Exchange B'k, N. York,	5,000 00	6,000 00
20 do Bank of Commerce, N. York,	2,000 00	2,090 00
75 do Metropolitan Bank, N. York,	7,500 00	7,942 50
Amount of railroad stocks? State amt't of each kind, and par value and market value of each:—	\$126,825 00	\$131,508 50
220 shares Western Railroad,	\$22,000 00	\$20,020 00
53 do Worcester and Nashua,	—	—
40 do New York and New Haven,	4,000 00	—
55 do Watertown and Rome,	5,500 00	—
149 do Connecticut River,	14,900 00	—
3 do do do preferred,	300 00	—

Amount of railroad bonds? State amt't of each kind, and par value and market value of each:—	Par Value.	Market Value.	
1 Michigan Central R. R. bond.	\$1,000 00	— —	
2 Illinois Cent. R. R. bonds, \$500 each,	1,000 00	— —	
11 Buffalo, Corning & N. Y. R.R. bonds.	5,000 00	— —	
Cash value of real estate owned by the Company?			None.
Amount of cash on hand?			\$12,571 57
Amount of cash in hands of agents? Of which now received, (Nov. 13, 1856,) in cash, \$15,487.78,			21,266 39
Amount loaned on mortgage of real estate?			79,218 65
Amount loaned on collateral?			21,624 57
Amount loaned without collateral?			10,300 00
Amount of all other investments? Office furniture, library, &c., \$1,379.36. See answers relating to bank and railroad stocks and railroad bonds.			— —
Amount of premium notes on risks terminated?			None.
Amount of borrowed money, specifying collaterals given for the same?			None.
Amount of losses due and unpaid?			None.
Amount of losses claimed and unpaid?			8,951 06
Amount of losses reported, upon which the liability of the Company is not determined?			10,000 00
Amount of all other claims against the Company?			None.
Amount of cash received for premiums on fire risks?			159,393 31
Amount of cash received for premiums on marine risks?			9,930 60
Amount of notes received for premiums on fire risks?			1,377 26
Amount of notes received for premiums on marine risks?			2,398 92
Amount of cash received for interest?			11,574 30
Amount of income received from all other sources?			6,107 38
Amount of fire losses paid last year?			105,558 92
Amount of marine losses paid last year?			12,701 98
Amount of dividends paid the last year?			25,500 00
Amount paid for expenses of office?			4,259 25
Amount of other expenditures?			3,878 89
Amount received in cash for fire risks not terminated?			167,248 76
Amount required to reinsure all outstanding risks?			98,381 62
Amount of premium notes on risks not terminated?			1,817 31
Amount of delinquent notes not charged to profit and loss?			None.
Highest rate of interest received?			6 per cent.
Highest rate of interest paid on money borrowed?			None.
How many shares of the capital stock are pledged to the Company?			None.
Balance to credit of profit and loss account?			176,326 83
Balance to debit of profit and loss account?			— —
How many shares of the capital stock are owned by the Company, or not subscribed for?			None.
What amount of the capital consists of the stockholders' notes?			None.

NOTE.—This Exhibit is for eleven months from December 1, 1855.

SUFFOLK INSURANCE COMPANY, BOSTON.

[Incorporated, 1818.]

BENJ. C. WHITE, *President, pro tem.*

Secretary, J. H. LUNT.

Amount of Capital?	\$225,000 00
Amount of Capital actually paid in?	255,000 00
Number of shares and par value of each? 2,250 shares—\$100 each.	
Amount of fire risks outstanding?	551,069 00
Amount of marine risks outstanding?	2,048,499 00
Total amount of outstanding risks?	2,599,568 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	— —
Amount of State stocks? State amount of each kind, and par value and market value of each,	— —

Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.	
90 shares Atlantic Bank,	\$9,000 00	\$98—	\$8,820 00
24 do Atlas Bank,	2,400 00	106	2,544 00
180 do Boston Bank,	9,000 00	59	10,620 00
40 do City Bank,	4,000 00	106	4,240 00
25 do Eagle Bank,	2,500 00	108	2,700 00
10 do Market Bank,	700 00	84	840 00
13 do Massachusetts Bank,	3,250 00	251½	3,266 00
210 do New England Bank,	21,000 00	112	23,520 00
85 do North Bank,	8,500 00	101	8,585 00
150 do State Bank,	9,000 00	66	9,900 00
170 do Suffolk Bank,	17,000 00	126	21,420 00
50 do Hamilton Bank,	5,000 00	118	5,900 00
50 do Tremont Bank,	5,000 00	113	5,650 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—	\$96,350 00	\$108,005 00	
13 shares Boston & Lowell Railroad,	\$6,500 00	53 per ct.	\$3,445 00
20 do Boston and Worcester,	2,000 00	82 per ct.	1,640 00
31 do Western Railroad,	3,100 00	89 per ct.	2,759 00
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—	\$11,600 00	\$7,844 00	
Vt. Cent'l R. R. b'ds, 1st mort., 7 per c.	\$7,000 00	\$1,750 00	
Cash value of real estate owned by the Company? Taxed value, 1856-7,			\$120,000 00
Amount of cash on hand?			15,684 69
Amount of cash in hands of agents?			—
Amount loaned on mortgage of real estate?			—
Amount loaned on collateral?			—
Amount loaned without collateral?			2,344 67
Amount of all other investments?			5,000 00
Amount of premium notes on risks terminated?			19,904 00
Amount of borrowed money, specifying collaterals given for the same? Co.'s note,			15,000 00
Amount of losses due and unpaid?			—
Amount of losses claimed and unpaid?			3,116 00
Amount of losses reported, upon which the liability of the Comp'y is not determ'd?			—
Amount of all other claims against the Company?			—
Amount of cash received for premiums on fire risks?			1,981 24
Amount of cash received for premiums on marine risks?			1,795 00
Amount of notes received for premiums on fire risks?			—
Amount of notes received for premiums on marine risks?			80,447 60
Amount of cash received for interest?			16,167 42
Amount of income received from all other sources?			8,059 30
Amount of fire losses paid last year?			40 00
Amount of marine losses paid last year?			118,631 28
Amount of dividends paid the last year?			—
Amount paid for expenses of office?			3,227 24
Amount of other expenditures?			—
Amount received in cash for fire risks not terminated?			2,190 96
Amount required to reinsure all outstanding risks?			—
Amount of premium notes on risks not terminated?			60,543 60
Amount of delinquent notes not charged to profit and loss?			—
Highest rate of interest received?			6 per cent.
Highest rate of interest paid on money borrowed?			6 per cent.
How many shares of the capital stock are pledged to the Company?			—
Balance to credit of profit and loss account?			86,181 07
Balance to debit of profit and loss account?			—
How many shares of the capital stock are owned by the Company, or not subscribed for?			—
What amount of the capital consists of the stockholders' notes?			—

NOVEMBER 7, 1856.—Stockholders voted to wind up the affairs of the Company, and have suspended taking risks.

UNION M. MARINE INS. COMPANY, PROVINCETOWN.

This Company has ceased to insure property and is closing up its business.

TRADERS' AND MECHANICS' INS. COMPANY, LOWELL.

[Incorporated. April, 1848. Guarantee Capital, March, 1854.]

JAS. H. RAND, *President, pro tem.**Secretary, E. F. SHERMAN.*

Amount of Capital?			\$50,000 00
Amount of Capital actually paid in?			50,000 00
Number of shares, and par value of each? 500 shares, \$100 each.			
Amount of fire risks outstanding?			888,851 00
Amount of marine risks outstanding?			
Total amount of outstanding risks?			888,851 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,			None.
Amount of State stocks? State amount of each kind, and par value and market value of each,			None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.	
20 shares Howard Banking Comp'y, .	\$100 00	\$100 00	
10 do Eliot Bank,	100 00	100 00	
10 do Merchants' Bank,	100 00	100 00	
13 do Prescott Bank,	100 00	109 00	
30 do Pemberton Bank,	100 00	101 00	
8 do Wamesit Bank,	100 00	103 00	
70 do Bank of Commerce,	100 00	100 00	
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—			
5 shares Stony Brook Railroad,	100 00	75 00	
Amount of railroad bonds? State amount of each kind, and par value and market value of each?			None.
Cash value of real estate owned by the Company?			—
Amount of cash on hand?			117 84
Amount of cash in hands of agents?			960 79
Amount loaned on mortgage of real estate?			25,595 09
Amount loaned on collateral?			9,601 09
Amount loaned without collateral?			2,608 90
Amount of all other investments?			129 62
Amount of premium notes on risks terminated?			None.
Amount of borrowed money, specifying collaterals given for the same?			None.
Amount of losses due and unpaid?			None.
Amount of losses claimed and unpaid?			None.
Amount of losses reported, upon which the liability of the Comp'y is not determ'd?			None.
Amount of all other claims against the Company?			125 00
Amount of cash received for premiums on fire risks? For the year,			8,617 57
Amount of cash received for premiums on marine risks?			None.
Amount of notes received for premiums on fire risks?			None.
Amount of notes received for premiums on marine risks?			None.
Amount of cash received for interest?			2,222 84
Amount of income received from all other sources? Bank Dividends,			1,159 00
Amount of fire losses paid last year?			5,629 45
Amount of marine losses paid last year?			None.
Amount of dividends paid the last year?			4,000 00
Amount paid for expenses of office? All expenses except Commissions,			1,631 53
Amount of other expenditures? Commissions,			720 82
Amount received in cash for fire risks not terminated?			6,532 34
Amount required to reinsure all outstanding risks?			3,991 10
Amount of premium notes on risks not terminated?			None.
Amount of delinquent notes not charged to profit and loss?			None.
Highest rate of interest received?			6 per cent.
Highest rate of interest paid on money borrowed?			—
How many shares of the capital stock are pledged to the Company?			—
Balance to credit of profit and loss account? Amounts due from Agents, &c., are not included in this,			4,154 33
Balance to debit of profit and loss account?			—
How many shares of the capital stock are owned by the Company, or not subscribed for?			None.
What amount of the capital consists of the stockholders' notes?			—

For Return of Mutual Department, see Mutual Returns.

UNITED STATES INSURANCE COMPANY, BOSTON.

[Incorporated, 1825.]

ROBERT B. WILLIAMS, *President.*

Secretary, J. H. DAVIS.

Amount of Capital?			\$200,000 00
Amount of Capital actually paid in?			200,000 00
Number of shares and par value of each?	4,000 shares—par value, \$50 each.		
Amount of fire risks outstanding?			426,750 00
Amount of marine risks outstanding?			2,087,050 00
Total amount of outstanding risks?			2,513,800 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.			None.
Amount of State stocks? State amount of each kind, and par value and market value of each.			None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.	
254 shares Shoe & Leather Dealers' B'k,	\$25,400 00	\$113	\$28,702 00
50 do Atlas Bank,	5,000 00	110	5,500 00
40 do Suffolk Bank,	4,000 00	125	5,000 00
437 do Market Bank,	39,600 00	84	33,703 00
612 do Merchants' Bank,	61,200 00	105	64,260 00
Amount of railroad stocks? State amt of each kind, and par value and market value of each:—			
158 shares Eastern Railroad,	15,800 00		6,478 00
66 do Western Railroad,	6,600 00		5,940 00
Amount of railroad bonds? State amount of each kind, and par value and market value of each:—			
Northern Railroad Bonds,	10,000 00		6,200 00
Eastern Railroad Bonds,	2,000 00		1,750 00
Cash value of real estate owned by the Company?			None.
Amount of cash on hand?			20,283 25
Amount of cash in hands of agents?			None.
Amount loaned on mortgage of real estate?			None.
Amount loaned on collateral? None, but on bottomry,			13,000 00
Amount loaned without collateral? Endorsed paper,			15,790 56
Amount of all other investments?			1,500 00
Amount of premium notes on risks terminated?			19,877 53
Amount of borrowed money, specifying collaterals given for the same?			None.
Amount of losses due and unpaid?			None.
Amount of losses claimed and unpaid?			None.
Amount of losses reported, upon which the liability of the Company is not determined?			2,500 00
Amount of all other claims against the Company?			None.
Amount of cash received for premiums on fire risks?			2,778 17
Amount of cash received for premiums on marine risks?			3,908 90
Amount of notes received for premiums on fire risks?			None.
Amount of notes received for premiums on marine risks?			111,239 67
Amount of cash received for interest?			14,597 29
Amount of income received from all other sources?			None.
Amount of fire losses paid last year?			880 00
Amount of marine losses paid last year?			73,442 62
Amount of dividends paid the last year?			18,000 00
Amount paid for expenses of office?			6,148 57
Amount of other expenditures?			None.
Amount received in cash for fire risks not terminated?			2,060 97
Amount required to reinsure all outstanding risks? Guess from 70 to 80 per cent.			
Amount of premium notes on risks not terminated?			85,957 23
Amount of delinquent notes not charged to profit and loss? About,			400 00
Highest rate of interest received?			6 per cent.
Highest rate of interest paid on money borrowed?			None.
How many shares of the capital stock are pledged to the Company?			None.
Balance to credit of profit and loss account?			25,976 33
Balance to debit of profit and loss account?			None.
How many shares of the capital stock are owned by the Company, or not subscribed for?			None.
What amount of the capital consists of the stockholders' notes?			None.

WARREN INSURANCE COMPANY, BOSTON.

[Incorporated, 1835.]

PARACLETE HOLMES, *President, pro tem.**Secretary, C. E. W. DIMMOCK.*

Amount of Capital?		\$150,000 00
Amount of Capital actually paid in?		150,000 00
Number of shares, and par value of each? 1,500 shares, at \$100 each.		
Amount of fire risks outstanding?		651,325 00
Amount of marine risks outstanding? \$4,298,327 nominal; actual,		1,932,648 00
Total amount of outstanding risks?		- -
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,		- -
Amount of State stocks? State amount of each kind, and par value and market value of each,		- -
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
400 shares Howard Banking Company,	\$100 00	\$98 50
390 do Shawmut Bank,	100 00	104 50
100 do Merchants' Bank,	100 00	104 00
100 do Webster Bank,	100 00	103 50
Amount of railroad stocks? State amount of each kind, and par value and market value of each,		- -
Amount of railroad bonds? State amount of each kind, and par value and market value of each,		- -
Cash value of real estate owned by the Company?		- -
Amount of cash on hand?		3,036 77
Amount of cash in hands of agents?		- -
Amount loaned on mortgage of real estate?		23,000 00
Amount loaned on collateral?		12,850 00
Amount loaned without collateral? On demand,		2,095 46
Amount of all other investments? Relief Steamboat Company, \$3,806.81; Notes receivable, \$2,435.20,		6,242 01
Amount of premium notes on risks terminated?		43,326 67
Amount of borrowed money, specifying collaterals given for the same?		- -
Amount of losses due and unpaid?		- -
Amount of losses claimed and unpaid?		43,815 00
Amount of losses reported, upon which the liability of the Co. is not determined?		- -
Amount of all other claims against the Company?		- -
Amount of cash received for premiums on fire risks?		4,798 39
Amount of cash received for premiums on marine risks?		- -
Amount of notes received for premiums on fire risks?		- -
Amount of notes received for premiums on marine risks? For one year to Nov. 1,		173,067 49
Amount of cash received for interest?		8,619 43
Amount of income received from all other sources?		- -
Amount of fire losses paid last year?		693 56
Amount of marine losses paid last year?		101,288 91
Amount of dividends paid the last year?		8 per cent.
Amount paid for expenses of office?		6,818 82
Amount of other expenditures?		1,180 33
Amount received in cash for fire risks not terminated?		4,024 74
Amount required to reinsure all outstanding risks?		- -
Amount of premium notes on risks not terminated?		120,414 30
Amount of delinquent notes not charged to profit and loss?		1,500 00
Highest rate of interest received?		6 per cent.
Highest rate of interest paid on money borrowed?		6 per cent.
How many shares of the capital stock are pledged to the Company?		Fifteen.
Balance to credit of profit and loss account?		17,586 50
Balance to debit of profit and loss account?		- -
How many shares of the capital stock are owned by the Company, or not subscribed for?		- -
What amount of the capital consists of the stockholders' notes?		- -

WHALING INSURANCE COMPANY, NEW BEDFORD.

Closed up. Capital divided to the Stockholders.

WASHINGTON INSURANCE COMPANY, BOSTON.

[Incorporated, 1824.]

ISAAC SWEETSER, *President.**Secretary,* BENJ. SWEETSER.

Amount of Capital?		\$200,000 00
Amount of Capital actually paid in?		200,000 00
Number of shares, and par value of each? 2,000 shares—par value, \$100.		
Amount of fire risks outstanding?		1,182,519 00
Amount of marine risks outstanding?		5,648,469 00
Total amount of outstanding risks?		6,830,988 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,		- -
Amount of State stocks? State amount of each kind, and par value and market value of each,		- -
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
100 shares Atlas Bank,	\$100— \$10,000 00	\$105— \$10,500 00
50 do Boston Bank,	50 2,500 00	58 2,900 00
50 do City Bank,	100 5,000 00	104 5,200 00
65 do Columbian Bank,	100 6,500 00	104½ 6,792 50
70 do Market Bank,	70 4,900 00	83 5,845 00
69 do New England Bank,	100 6,900 00	111 7,659 00
50 do North Bank,	100 5,000 00	100 5,000 00
39 do Suffolk Bank,	100 3,000 00	125 3,750 00
40 do Tremont,	100 4,000 00	112 4,480 00
76 do Union Bank,	100 7,600 00	111 8,436 00
50 do Webster Bank,	100 5,000 00	103 5,150 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—	\$60,400 00	\$65,712 50
50 shares Western Railroad,	\$100 00	\$89 50
50 do Fitchburg Railroad,	100 00	74 25
50 do Old Colony Railroad,	100 00	83 75
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—		
1 Rutland & Burlington R.R., 1st mor.,	1,000 00	340 00
Cash value of real estate owned by the Company?		- -
Amount of cash on hand?		7,152 28
Amount of cash in hands of agents?		- -
Amount loaned on mortgage of real estate?		68,500 00
Amount loaned on collateral?		13,969 44
Amount loaned without collateral?		- -
Amount of all other investments? Stock in the Relief Steamboat Company,		2,500 00
Amount of premium notes on risks terminated?		55,678 43
Amount of borrowed money, specifying collaterals given for the same?		- -
Amount of losses due and unpaid?		- -
Amount of losses claimed and unpaid?		17,700 00
Amount of losses reported, upon which the liability of the Co. is not determined?		39,531 00
Amount of all other claims against the Company?		- -
Amount of cash received for premiums on fire risks?		11,093 68
Amount of cash received for premiums on marine risks?		- -
Amount of notes received for premiums on fire risks?		- -
Amount of notes received for premiums on marine risks?		363,075 17
Amount of cash received for interest?		6,125 18
Amount of income received from all other sources? Dividends on Stocks,		4,980 50
Amount of fire losses paid last year?		1,292 06
Amount of marine losses paid last year?		235,909 05
Amount of dividends paid the last year?		- -
Amount paid for expenses of office?		8,452 96
Amount of other expenditures?		- -
Amount received in cash for fire risks not terminated?		7,732 08
Amount required to reinsure all outstanding risks? Estimated—Marine, \$198,072; Fire, \$3,480,		201,552 00
Amount of premium notes on risks not terminated?		284,189 14
Amount of delinquent notes not charged to profit and loss?		1,200 00
Highest rate of interest received?		6 per cent.
Highest rate of interest paid on money borrowed?		No mo'y bor'd.
How many shares of the capital stock are pledged to the Company?		5 shares.
Balance to credit of profit and loss account?		20,749 21
Balance to debit of profit and loss account?		- -
How many shares of the capital stock are owned by the Co., or not subscribed for?		- -
What amount of the capital consists of the stockholders' notes?		- -

WESTERN MASSACHUSETTS INS. COMPANY, PITTSFIELD.

[Incorporated, February 11, 1852.]

EDWARD LEARNED, *President.**Secretary, J. C. GOODRIDGE.*

Amount of Capital?				\$150,000 00
Amount of Capital actually paid in?				150,000 00
Number of shares, and par value of each? 1,500 shares, at \$100 each.				
Amount of fire risks outstanding?				9,246,585 00
Amount of marine risks outstanding?				None.
Total amount of outstanding risks?				9,246,585 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,				None.
Amount of State stocks? State am't of each kind, par and market value of each,				None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.		
40 shares Bank State of New York,	\$100 00	\$100—	\$4,000 00	
37 do Agricultural Bank,	100 00	115	4,255 00	
217 do Pittsfield Bank,	100 00	119	23,870 00	
10 do Bank of North America,	100 00	104	1,040 00	
10 do Hadley Falls Bank,	100 00	108	1,080 00	
8 do Lee Bank,	100 00	120	960 00	
70 do Adams Bank,	100 00	102	7,140 00	
100 do Webster Bank,	100 00	104	10,400 00	
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—				
203 shares Stockbridge and Pittsfield,	100 00	90	18,270 00	
16 do Berkshire Railroad,	100 00	90	1,440 00	
3 do Western Railroad,	100 00	89½	269 25	
Amount of railroad bonds? State amount of each kind, and par value and market value of each. 2 Rochester, Lockport and Niagara Falls, \$1,000 each, coupons attached, 7 per cent. interest,				2,900 00
Cash value of real estate owned by the Company?				None.
Amount of cash on hand?				192 42
Amount of cash in hands of agents?				7,000 00
Amount loaned on mortgage of real estate?				100,282 85
Amount loaned on collateral?				17,400 00
Amount loaned without collateral? With personal security,				11,731 83
Amount of all other investments?				1,124 63
12 shares Pittsfield Coal Gas Company, at cost,				1,150 00
Interest accrued on loans,				1,678 95
Amount of premium notes on risks terminated?				None.
Amount of borrowed money, specifying collaterals given for the same?				None.
Amount of losses due and unpaid?				None.
Amount of losses reported and unpaid?				2,543 79
Amount of losses reported, upon which the liability of the Co. is not determined?				9,934 53
Amount of all other claims against the Company?				4,289 42
Amount of cash received for premiums on fire risks?				123,038 68
Amount of cash received for premiums on marine risks?				None.
Amount of notes received for premiums on fire risks?				None.
Amount of notes received for premiums on marine risks?				None.
Amount of cash received for interest?				12,743 57
Amount of income received from all other sources?				—
Amount of fire losses paid last year?				73,637 31
Amount of marine losses paid last year?				None.
Amount of dividends paid the last year?				24,000 00
Amount paid for expenses of office?				6,019 78
Amount of other expenditures? Including commissions paid agents,				15,056 63
Amount received in cash for fire risks not terminated?				102,012 47
Amount required to reinsure all outstanding risks?				41,935 79
Amount of premium notes on risks not terminated?				None.
Amount of delinquent notes not charged to profit and loss?				None.
Highest rate of interest received?				6 per cent.
Highest rate of interest paid on money borrowed?				—
How many shares of the capital stock are pledged to the Company?				20 shares.
Balance to credit of profit and loss account?				6,651 48
Balance to debit of profit and loss account?				—
How many shares of the capital stock are owned by the Co., or not subscribed for?				None.
What amount of the capital consists of the stockholders' notes?				None.

MUTUAL MARINE AND MUTUAL FIRE AND MARINE
INSURANCE COMPANIES.

ALLIANCE INSURANCE COMPANY, BOSTON.

[Incorporated, March 19, 1850, for 20 years.]

JOEL SCOTT, *President.**Secretary,* WM. H. C. COPELAND.

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share.	Nothing
Amount of United States treasury notes owned? State par value and market value, per share.	Nothing.
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share.	Nothing.
Number of shares owned in each bank which are not pledged? State par value and market value, per share:—	
60 shares Columbian Bank,	— — \$100 00 \$106 00
100 do Tremont Bank,	— — 100 00 112 00
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share:—	
50 shares Boston and Prov. Railroad,	\$4,500 00 100 00 65 00
50 do Eastern,	5,012 50 100 00 40 00
50 do Fitchburg,	5,526 50 100 00 72 00
50 do Boston and Worcester,	5,191 25 100 00 82 50
60 do Vermont and Canada,	6,815 00 100 00 45 00
Amount invested in railroad bonds, and amount of each kind at cost on books? State par value and market value, per share.	Nothing.
Amount invested in real estate, as it stands on the books of the Company? . . .	Nothing.
State specifically all other investments of property:—	
2 shares East Boston Ferry Company,	\$200 00
20 do Relief Steamboat Company,	2,000 00
Cash on hand and in bank?	5,783 57
Cash in hands of agents?	Nothing.
Amount loaned on mortgage of real estate?	Nothing.
Amount loaned on notes secured by collaterals of personal property?	Nothing.
Amount loaned on notes without collateral security?	Nothing.
Amount of stock notes on hand not overdue?	63,800 00
Amount of stock notes on hand that are past due?	256 00
Amount of premium notes on risks terminated?	69,858 23
Amount of premium notes on risks not terminated?	123,212 64
Amount of delinquent premium notes not charged to profit and loss?	1,731 06
Amount of scrip issued for profits which remains outstanding?	142,847 89
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin:—	
Claim under a policy of reinsurance,	1,194 63
Advances made on unadjusted claims,	6,046 19
Amount due from an agency discontinued,	505 75
Amount of marine risks not terminated?	2,118,123 00
Amount of fire risks not terminated?	1,590,833 00
Amount received in cash for fire risks not terminated?	1,389 66
State the highest rate of interest received?	6 per cent.
Amount received for interest?	2,344 72
State the highest rate of interest paid for money borrowed?	6 per cent.
Amount paid for interest?	7,077 47
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan:—	
Amount borrowed on Company's note, no collateral,	5,600 00
Amount of fire losses paid the past year?	Nothing.
Amount of marine losses paid the past year?	337,789 85
Amount of losses ascertained and unpaid?	17,713 00
Amount of losses claimed other than those ascertained and unpaid?	52,750 00
Amount of expenses, taxes and commissions, paid the past year?	10,524 00

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated, April, 1854, for 28 years.]

DAVID FAIRBANKS, *President.**Secretary, R. E. NICKERSON.*

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share.	-	-
Amount of United States treasury notes owned? State par value and market value, per share,	-	-
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	-	-
Number of shares owned in each bank which are not pledged? State par value and market value, per share:—	Par Value.	Market Value.
50 shares Freeman's Bank, Boston,	\$100 00	\$116 00
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share,	-	-
Amount invested in railroad bonds, and amount of each kind at cost on books? State par value and market value, per share.	-	-
Amount invested in real estate, as it stands on the books of the Company?	-	-
State specifically all other investments of property?	-	-
Cash on hand and in bank?	-	\$149 52
Cash in hands of agents?	-	-
Amount loaned on mortgage of real estate?	-	-
Amount loaned on notes secured by collaterals of personal property?	-	-
Amount loaned on notes without collateral security?	-	-
Amount of stock notes on hand not overdue?	-	96,500 00
Amount of stock notes on hand that are past due?	-	-
Amount of premium notes on risks terminated?	-	9,491 42
Amount of premium notes on risks not terminated?	-	20,333 44
Amount of delinquent premium notes not charged to profit and loss?	-	-
Amount of scrip issued for profits which remains outstanding?	-	4,104 00
Amount of debts due the Company, other than those before enumerated? State particularly their respective amounts and origin,	-	-
Amount of marine risks not terminated?	-	495,464 09
Amount of fire risks not terminated?	-	-
Amount received in cash for fire risks not terminated?	-	-
State the highest rate of interest received?	-	-
Amount received for interest?	-	-
State the highest rate of interest paid for money borrowed?	-	6 per cent.
Amount paid for interest?	-	231 93
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan:—	-	-
Borrowed on President's note, endorsed by Secretary, and approved by two Directors,	-	6,766 45
Amount of fire losses paid the past year?	-	-
Amount of marine losses paid the past year?	-	15,533 09
Amount of losses ascertained and unpaid?	-	11,100 14
Amount of losses claimed other than those ascertained and unpaid?	-	-
Amount of expenses, taxes and commissions, paid the past year?	-	769 83

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated, 1853, for 23 years.]

FRANCIS BACON, *President.**Secretary, GEO. L. DEBLOIS.*

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share,	None.
Amount of United States treasury notes owned? State par value and market value, per share,	None.
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	None.

Number of shares owned in each bank which are not pledged? State par value and market value, per share:—	Cost on Books.	Par Value.	Market Value.	
200 shares Columbian Bank, . . .	— —	\$100 00	\$106 50	
200 do Washington Bank, . . .	— —	100 00	103 00	
100 do Tremont Bank, . . .	— —	100 00	114 00	
100 do Webster Bank, . . .	— —	100 00	104 50	
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share:—				
50 shares Western Railroad, . . .	\$4,737 50	100 00	90 25	
50 do Boston and Worcester, . . .	4,699 00	100 00	83 00	
Amount invested in railroad bonds, and amount of each kind, at cost on books? State par value and market value, per share.				None.
Amount invested in real estate, as it stands on the books of the Company?				None.
State specifically all other investments of property?				None.
Cash on hand and in bank?				\$5,936 06
Cash in hands of agents?				61,520 34
Amount loaned on mortgage of real estate?				None.
Amount loaned on notes secured by collaterals of personal property?				None.
Amount loaned on notes without collateral security?				None.
Amount of stock notes on hand not overdue?				499,409 00
Amount of stock notes on hand that are past due?				None.
Amount of premium notes on risks terminated?				17,639 13
Amount of premium notes on risks not terminated?				75,759 40
Amount of delinquent premium notes not charged to profit and loss?				1,325 52
Amount of scrip issued for profits which remains outstanding?				None.
Amount of debts due the Company, other than those before enumerated? State particularly their respective amounts and origin:—				175,000 00
Subscription not called in,				243 44
Tremont Insurance Company—losses due under reinsurance policies,				8,220,698 00
Amount of marine risks not terminated?				None.
Amount of fire risks not terminated?				None.
Amount received in cash for fire risks not terminated?				6 per cent.
State the highest rate of interest received?				5,650 66
Amount received for interest?				None.
State the highest rate of interest paid for money borrowed?				None.
Amount paid for interest?				None.
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan?				None.
Amount of fire losses paid the past year?				None.
Amount of marine losses paid the past year? Nov. 1, 1855, to Nov. 1, 1856,				460,415 55
Amount of losses ascertained and unpaid?				None.
Amount of losses not yet claimed other than those ascertained and unpaid?				50,000 00
Amount of expenses, taxes and commissions, paid the past year?				22,810 44

COMMERCIAL MUTUAL MARINE INS. COMPANY, BOSTON.

GEO. H. FOLGER, *President*.*Secretary*, EDMUND B. WHITNEY.

This Company are now in process of liquidation, having decided to discontinue their business and wind up their affairs. They have taken no risks since April last, and many of the risks outstanding have been reinsured by the policy-holders.

COMMERCIAL MUTUAL MARINE INS. CO., NEW BEDFORD.

[Incorporated, March 17, 1853, for 10 years.]

CHAS. R. TUCKER, *President*.*Secretary*, WM. T. RUSSELL.

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share.	None.
Amount of United States treasury notes owned? State par value and market value, per share,	None.
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	None.

Number of shares owned in each bank which are not pledged? State par value and market value, per share,	None.
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share,	None.
Amount invested in railroad bonds, and amount of each kind, at cost on books? State par value and market value, per share,	None.
Amount invested in real estate, as it stands on the books of the Company?	None.
State specifically all other investments or property?	None.
Cash on hand and in bank?	\$8,251 34
Cash in hands of agents?	None.
Amount loaned on mortgage of real estate?	None.
Amount loaned on notes secured by collaterals of personal property?	None.
Amount loaned on notes without collateral security? Being bills receivable taken for premium notes past due,	4,680 78
Amount of stock notes on hand not overdue?	None.
Amount of stock notes on hand that are past due?	280,000 00
Amount of premium notes on risks terminated?	23,084 82
Amount of premium notes on risks not terminated?	274,484 19
Amount of delinquent premium notes not charged to profit and loss?	None.
Amount of scrip issued for profits which remains outstanding?	None.
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin,	None.
Amount of marine risks not terminated?	3,643,561 00
Amount of fire risks not terminated?	None.
Amount received in cash for fire risks not terminated?	None.
State the highest rate of interest received?	6 per cent.
Amount received for interest?	767 43
State the highest rate of interest paid for money borrowed?	6 per cent.
Amount paid for interest?	5,734 82
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan:— No collateral given—simply the notes of the Company,	70,397 39
Amount of fire losses paid the past year?	None.
Amount of marine losses paid the past year?	77,913 78
Amount of losses ascertained and unpaid?	1,591 31
Amount of losses claimed other than those ascertained and unpaid?	22,088 85
Amount of expenses, taxes and commissions, paid the past year?	2,764 04

EQUITABLE SAFETY INSURANCE CO., BOSTON.

[Incorporated, April 6, 1839, for 20 years.]

JOHN CLARK, *President.**Secretary,* SAML. WHEELER.

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share,	None.
Amount of United States treasury notes owned? State par value and market value, per share,	None.
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	None.

Number of shares owned in each bank which are not pledged? State par value and market value, per share:—	Cost on Books.	Par Value.	Market Value.
400 shares Merchants' Bank,	— —	\$100 00	\$105 00
300 do North Bank,	— —	100 00	102 00
250 do Traders' Bank,	— —	100 00	104 00
200 do Tremont Bank,	— —	100 00	113 00
100 do Eagle Bank,	— —	100 00	109 00
120 do Granite Bank,	— —	100 00	97 00
100 do Atlas Bank,	— —	100 00	108 00
100 do Boylston Bank,	— —	100 00	114 00
100 do Howard Banking Company,	— —	100 00	96 00
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share:—			
100 shares Western Railroad,	\$10,000 00	100 00	90 00
100 do Eastern,	9,831 25	100 00	40 00
100 do Boston and Worcester,	10,491 50	100 00	83 00
100 do Boston and Providence,	8,987 00	100 00	65 00
50 do Vermont and Canada,	5,200 00	100 00	43 00
26 do Pittsfield and North Adams,	2,600 00	100 00	100 00

INSURANCE RETURNS.

Amount invested in railroad bonds, and amount of each kind, at cost on books? State par value and market value, per share:—	Cost on Books.	Par Value.	Market Value.
10 Rut. & Burlington R.R 7 pr ct. Bonds,	\$9,904 17	\$100 00	— —
1 Cape Cod Branch R. R. 6 pr ct. Bonds,	5,000 00	5,000 00	— —
6 Cheshire R. R. 6 per ct. Bonds,	4,000 00	4,000 00	\$73 00
2 Eastern R. R. 6 per ct. Bonds,	1,600 00	2,000 00	79 00
Amount invested in real estate, as it stands on the books of the Company?			None.
State specifically all other investments or property:—			
Insurance Scrip—New England Co., \$1,101.22; Equitable Co., \$21,427.42,			\$22,528 64
30 shares Steam Tow-Boat Company,			2,056 00
East Boston Ferry stock,			300 00
Cash on hand and in bank?			20,511 66
Cash in hands of agents?			None.
Amount loaned on mortgage of real estate?			60,500 00
Amount loaned on notes secured by collaterals of personal property?			16,400 00
Amount loaned on notes without collateral security?			None.
Amount of stock notes on hand not overdue?			110,279 37
Amount of stock notes on hand that are past due?			416 73
Amount of premium notes on risks terminated?			78,991 10
Amount of premium notes on risks not terminated?			207,291 55
Amount of delinquent premium notes not charged to profit and loss?			27,911 42
Amount of scrip issued for profits which remains outstanding?			336,164 81
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin:—			
Subscription to Tremont Insurance Co., (in pay of fire loss due from them.)			4,209 00
Two fire policies outstanding, \$100 and \$6.60,			106 60
Amount of marine risks not terminated?			9,083,056 00
Amount of fire risks not terminated?			2,840,094 00
Amount received in cash for fire risks not terminated?			7,204 64
State the highest rate of interest received?			6 per cent.
Amount received for interest?			3,133 75
State the highest rate of interest paid for money borrowed?			6 per cent.
Amount paid for interest?			7,760 95
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan:—			
Of Merchants' Bank, subscription notes as collateral,			8,000 00
Of North Bank, " " " "			18,000 00
" " " " " "			25,000 00
Amount of fire losses paid the past year?			719 70
Amount of marine losses paid the past year?			410,755 57
Amount of losses ascertained and unpaid?			12,993 65
Amount of losses claimed other than those ascertained and unpaid?			40,860 00
Amount of expenses, taxes and commissions, paid the past year?			16,555 00

EQUITABLE MARINE INSURANCE CO., PROVINCETOWN.

[Incorporated, February 10, 1845, for 20 years.]

THOMAS HILLIARD, *President.**Secretary, N. D. FREEMAN.*

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share,		None.
Amount of United States treasury notes owned? State par value and market value, per share,		None.
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,		None.
Number of shares owned in each bank which are not pledged? State par value and market value, per share:—	Par Value.	Market Value.
120 shares Freeman's Bank,	\$100 00	\$115 00
60 do Provincetown Bank,	100 00	104 00
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share,		None.
Amount invested in railroad bonds, and amount of each kind, at cost on books? State par value and market value, per share,		None.
Amount invested in real estate, as it stands on the books of the Company?		\$23,528 00
State specifically all other investments of property:—		
Endorsed stock notes,		9,202 00
Cash on hand and in bank?		166 73
Cash in hands of agents?		—
Amount loaned on mortgage of real estate?		—

Amount loaned on notes secured by collaterals of personal property?	-	-
Amount loaned on notes without collateral security?	-	-
Amount of stock notes on hand not overdue?	-	-
Amount of stock notes on hand that are past due? On demand.	-	-
Amount of premium notes on risks terminated?	\$7,445	53
Amount of premium notes on risks not terminated?	6,650	55
Amount of delinquent premium notes not charged to profit and loss?	545	27
Amount of scrip issued for profits which remains outstanding?	-	-
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin.	None.	
Amount of marine risks not terminated?	95,617	00
Amount of fire risks not terminated?	-	-
Amount received in cash for fire risks not terminated?	-	-
State the highest rate of interest received?	6 per cent.	
Amount received for interest?	108	32
State the highest rate of interest paid for money borrowed?	6 per cent.	
Amount paid for interest?	250	00
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan:—		
Notes signed by the President and Secretary, with no collateral,	1,555	00
Amount of fire losses paid the past year?	-	-
Amount of marine losses paid the past year?	8,871	62
Amount of losses ascertained and unpaid?	520	00
Amount of losses claimed other than those ascertained and unpaid?	None.	
Amount of expenses, taxes and commissions, paid the past year?	578	00

FAIRHAVEN MUTUAL MARINE INS. COMPANY, FAIRHAVEN.

[Incorporated, April 6, 1855.]

F. R. WHITWELL, *President.**Secretary,* JOHN A. HAWES.

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share.	None.
Amount of United States treasury notes owned? State par value and market value, per share.	None.
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share.	None.
Number of shares owned in each bank which are not pledged? State par value and market value, per share.	None.
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share.	None.
Amount invested in railroad bonds, and amount of each kind, at cost on books? State par value and market value, per share.	None.
Amount invested in real estate, as it stands on the books of the Company?	None.
State specifically all other investments or property?	None.
Cash on hand and in bank?	\$1,367 79
Cash in hands of agents?	None.
Amount loaned on mortgage of real estate.	None.
Amount loaned on notes secured by collaterals of personal property?	None.
Amount loaned on notes without collateral security?	None.
Amount of stock notes on hand not overdue?	105,500 00
Amount of stock notes on hand that are past due?	None.
Amount of premium notes on risks terminated?	5,855 62
Amount of premium notes on risks not terminated?	29,929 79
Amount of delinquent premium notes not charged to profit and loss?	2,594 08
Amount of scrip issued for profits which remains outstanding?	None.
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin?	None.
Amount of marine risks not terminated?	419,976 50
Amount of fire risks not terminated?	None.
Amount received in cash for fire risks not terminated?	None.
State the highest rate of interest received?	-
Amount received for interest?	358 19
State the highest rate of interest paid for money borrowed?	6 per cent.
Amount paid for interest?	358 19
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan? No collateral,	8,199 49
Amount of fire losses paid the past year?	None.
Amount of marine losses paid the past year?	8,772 52
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of expenses, taxes and commissions, paid the last year?	1,242 64

GLOUCESTER MUTUAL FISHING INS. CO., GLOUCESTER.

[Incorporated, 1848, for 20 years.]

MOSES TARR, *President.**Secretary, J. P. TRASK.*

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share,	-	-
Amount of United States treasury notes owned? State par value and market value, per share,	-	-
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share.	-	-
Number of shares owned in each bank which are not pledged? State par value and market value, per share,	-	-
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share,	-	-
Amount invested in railroad bonds, and amount of each kind, at cost on books? State par value and market value, per share,	-	-
Amount invested in real estate, as it stands on the books of the Company?	-	-
State specifically all other investments of property?	-	-
Cash on hand and in bank?	-	-
Cash in hands of agents?	-	-
Amount loaned on mortgage of real estate?	-	-
Amount loaned on notes secured by collaterals of personal property?	-	-
Amount loaned on notes without collateral security?	-	-
Amount of stock notes on hand not overdue?	\$116,200	00
Amount of stock notes on hand that are past due?	-	-
Amount of premium notes on risks terminated?	-	-
Amount of premium notes on risks not terminated?	28,172	02
Amount of delinquent premium notes not charged to profit and loss?	-	-
Amount of scrip issued for profits which remains outstanding?	-	-
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin?	-	-
Amount of marine risks not terminated?	573,835	00
Amount of fire risks not terminated?	-	-
Amount received in cash for fire risks not terminated?	-	-
State the highest rate of interest received?	-	-
Amount received for interest?	-	-
State the highest rate of interest paid for money borrowed?	6 per cent.	
Amount paid for interest?	20	00
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan,	1,000	00
Amount of fire losses paid the past year?	-	-
Amount of marine losses paid the past year?	-	-
Amount of losses ascertained and unpaid?	-	-
Amount of losses claimed other than those ascertained and unpaid?	882	59
Amount of expenses, taxes and commissions, paid the past year?	750	00

We close our business annually, Nov. 30. That time not having arrived, our return may not be so intelligible as if made after that time.

J. P. T.

HINGHAM AND COHASSET MUTUAL FISHING INSURANCE COMPANY, COHASSET.

[Incorporated, 1852, for 20 years.]

LABAN SOUTHER, *President.**Secretary, HENRY C. TOWER.*

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share,	None.
Amount of United States treasury notes owned? State par value and market value, per share,	None.
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	None.
Number of shares owned in each bank which are not pledged? State par value and market value, per share,	None.
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share,	None.

Amount invested in railroad bonds, and amount of each kind, at cost on books?	
State par value and market value, per share,	None.
Amount invested in real estate, as it stands on the books of the Company?	None.
State specifically all other investments or property?	None.
Cash on hand and in bank?	None.
Cash in hands of agents?	None.
Amount loaned on mortgage of real estate?	None.
Amount loaned on notes secured by collaterals of personal property?	None.
Amount loaned on notes without collateral security?	None.
Amount of stock notes on hand not overdue?	\$14,200 00
Amount of stock notes on hand that are past due?	None.
Amount of premium notes on risks terminated?	None.
Amount of premium notes on risks not terminated?	2,579 00
Amount of delinquent premium notes not charged to profit and loss?	None.
Amount of scrip issued for profits which remains outstanding?	None.
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin,	None.
Amount of marine risks not terminated?	75,650 00
Amount of fire risks not terminated?	- -
Amount received in cash for fire risks not terminated?	- -
State the highest rate of interest received?	- -
Amount received for interest?	- -
State the highest rate of interest paid for money borrowed?	- -
Amount paid for interest?	- -
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan,	- -
Amount of fire losses paid the past year?	- -
Amount of marine losses paid the past year?	None.
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of expenses, taxes and commissions, paid the past year?	125 00

This Company conducts its business similar to the Gloucester Mutual Fishing, (and, with this exception, is probably different from any other). It closes its business annually on the last of December, and each stockholder is entitled to his proportion of its earnings.

MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, March 24, 1843, for 20 years.]

HENRY TABOR, *President*.

Secretary, WM. H. TAYLOR.

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share,	-	-
Amount of United States treasury notes owned? State par value and market value, per share,	-	-
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	-	-
Number of shares owned in each bank which are not pledged? State par value and market value, per share:—	Par Value.	Market Value.
104 shares Mechanics' Bank,	\$100 00	\$105 00
214 do Marine Bank,	100 00	107 00
220 do Commercial Bank,	100 00	107 00
230 do Merchants' Bank,	100 00	108 00
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share,	-	-
Amount invested in railroad bonds, and amount of each kind at cost on books? State par value and market value, per share,	-	-
Amount invested in real estate, as it stands on the books of the Company?	-	-
State specifically all other investments or property. Office and furniture,	\$1,500 00	
Cash on hand and in bank?	3,135 60	
Cash in hands of agents?	-	-
Amount loaned on mortgage of real estate?	-	-
Amount loaned on notes secured by collaterals of personal property?	-	-
Amount loaned on notes without collateral security?	29,932 56	
Amount of stock notes on hand not overdue?	163,855 00	
Amount of stock notes on hand that are past due?	-	-
Amount of premium notes on risks terminated?	43,269 55	
Amount of premium notes on risks not terminated?	319,670 08	

Amount of delinquent premium notes not charged to profit and loss? Included in answer to Amount of premium notes on risks terminated,	\$2,859 95
Amount of scrip issued for profits which remains outstanding?	61,090 00
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin,	— —
Amount of marine risks not terminated?	4,294,449 00
Amount of fire risks not terminated?	— —
Amount received in cash for fire risks not terminated?	6 per cent.
State the highest rate of interest received, (exclusive of dividends on stocks,)	8,074 53
Amount received for interest?	6 per cent.
State the highest rate of interest paid for money borrowed,	4,942 29
Amount paid for interest? (including interest on scrip,)	None.
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan,	— —
Amount of fire losses paid the past year?	110,944 93
Amount of marine losses paid the past year?	3,039 90
Amount of losses ascertained and unpaid?	49,600 00
Amount of losses claimed other than those ascertained and unpaid?	4,053 05
Amount of expenses, taxes and commissions, paid the past year?	— —

NEW ENGLAND MUTUAL MARINE INSURANCE CO., BOSTON.

[Incorporated, 1839, for 20 years.]

JOS. H. ADAMS, *President*.*Secretary*, EDW. P. MERIAM.

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share,	— —
Amount of United States treasury notes owned? State par value and market value, per share,	— —
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	— —

Number of shares owned in each bank which are not pledged? State par value and market value, per share:—	Cost on Books.	Par Value.	Market Value.
100 shares Bank of North America, . . .	— —	\$100 00	\$105 00
107 do Bank of Commerce, . . .	— —	100 00	103 00
111 do Merchants' Bank, . . .	— —	100 00	108 00
6 do Tremont Bank, . . .	— —	100 00	115 50
89 do North Bank, . . .	— —	100 00	104 00
102 do Shawmut Bank, . . .	— —	100 00	106 00
40 do Atlas Bank, . . .	— —	100 00	108 00
50 do Eagle Bank, . . .	— —	100 00	109 00
60 do Grocers' Bank, . . .	— —	100 00	25 00
5 do Granite Bank, . . .	— —	100 00	100 00
34 do State Bank, . . .	— —	60 00	66 00
46 do Exchange Bank, . . .	— —	100 00	118 00
20 do City Bank, . . .	— —	100 00	108 00
19 do Washington Bank, . . .	— —	100 00	105 50
5 do Atlantic Bank, . . .	— —	100 00	100 00
50 do Faneuil Hall Bank, . . .	— —	100 00	110 00
150 do Maverick Bank, . . .	— —	100 00	96 50
25 do Lancaster Bank, . . .	— —	100 00	105 00
20 do Richmond Bank, . . .	— —	100 00	103 00

Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share:—

100 shares Western Railroad, . . .	\$10,191 76	100 00	89 50
380 do Boston and Maine, . . .	38,235 49	100 00	78 00
63 do Eastern, . . .	6,463 50	100 00	41 00
100 do Manchester and Lawrence, . . .	10,000 00	100 00	60 00

Amount invested in railroad bonds, and amount of each kind at cost on books? State par value and market value, per share:—

Northern Railroad, . . .	15,500 00	— —	— —
Boston, Concord and Montreal Railroad, . . .	20,000 00	— —	— —
Cape Cod Branch Railroad, . . .	3,500 00	— —	— —
Michigan Central Railroad, . . .	5,000 00	— —	— —

Amount invested in real estate, as it stands on the books of the Company?	-	-
State specifically all other investments of property?	-	-
Cash on hand and in bank?	\$16,474	64
Cash in hands of agents?	-	-
Amount loaned on mortgage of real estate?	5,000	00
Amount loaned on notes secured by collaterals of personal property?	950	00
Amount loaned on notes without collateral security?	-	-
Amount of stock notes on hand not overdue?	63,500	00
Amount of stock notes on hand that are past due?	5,000	00
Amount of premium notes on risks terminated?	219,732	69
Amount of premium notes on risks not terminated?	433,798	33
Amount of delinquent premium notes not charged to profit and loss?	35,531	71
Amount of scrip issued for profits which remains outstanding?	468,281	41
Amount of debts due the Company other than those before enumerated? State particularly their respective amounts and origin:—		
Bills receivable,	31,939	89
Fire policies unpaid,	1,952	55
Amount of marine risks not terminated?	11,484,405	00
Amount of fire risks not terminated?	5,678,524	00
Amount received in cash for fire risks not terminated?	17,875	40
State the highest rate of interest received?	6 per cent.	
Amount received for interest?	17,254	07
State the highest rate of interest paid for money borrowed?	6 per cent.	
Amount paid for interest?	7,857	92
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan:—		
Company's Note, \$9,000, collateral, 100 shares Traders' Bank,		
" " 14,000, " 150 " Granite Bank,		
" " 8,000, " 100 " Boston and Maine Railroad,		
" " 5,000, " 111 " " " "		
" " 8,000, " 167 " " " "		
" " 5,000, " \$5,500 Stock Notes,		
" " 15,000, " \$20,000 Bost., Concord & Mont. R.R. Bonds,		
Amount of fire losses paid the past year?	11,295	51
Amount of marine losses paid the past year?	563,133	62
Amount of losses ascertained and unpaid?	29,150	00
Amount of losses claimed other than those ascertained and unpaid?	112,350	00
Amount of expenses, taxes and commissions, paid the past year?	16,897	23

TREMONT MUTUAL MARINE INSURANCE COMPANY, BOSTON.

JOHN G. NAZRO, *President*.*Secretary*, AUGUSTUS TRIBBLE.

This Company have discontinued taking risks, and are closing its affairs.

TRITON MUTUAL MARINE INSURANCE COMPANY, BOSTON.

WILLIAM RICE, *President*.*Secretary*, T. P. HAVILAND.

This Company has discontinued taking risks, and is closing up its business.

UNION MUTUAL MARINE INSURANCE CO., NEW BEDFORD.

[Incorporated, May, 1851, for 10 years.]

THOS. S. HATHAWAY, *President*.*Secretary*, B. WOOD.

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share.	-	-
Amount of United States treasury notes owned? State par value and market value, per share,	-	-
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	-	-

Number of shares owned in each bank which are not pledged? State par value and market value, per share,	- -
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share,	- -
Amount invested in railroad bonds, and amount of each kind at cost on books? State par value and market value, per share,	- -
Amount invested in real estate, as it stands on the books of the Company?	- -
State specifically all other investments of property:—	
Building on leased land for office, and furniture,	\$1,650 00
Cash on hand and in bank?	10,816 65
Cash in hands of agents?	- -
Amount loaned on mortgage of real estate?	- -
Amount loaned on notes secured by collaterals of personal property?	- -
Amount loaned on notes without collateral security?	10,695 67
Amount of stock notes on hand not overdue?	275,000 00
Amount of stock notes on hand that are past due?	- -
Amount of premium notes on risks terminated?	69,591 50
Amount of premium notes on risks not terminated?	319,585 57
Amount of delinquent premium notes not charged to profit and loss?	- -
Amount of scrip issued for profits which remains outstanding?	- -
Amount of debts due the Company, other than those before enumerated? State particularly their respective amounts and origin,	- -
Amount of marine risks not terminated?	4,266,794 00
Amount of fire risks not terminated?	- -
Amount received in cash for fire risks not terminated?	- -
State the highest rate of interest received?	6 per cent.
Amount received for interest?	1,933 76
State the highest rate of interest paid for money borrowed?	6 per cent.
Amount paid for interest?	4,127 52
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan? No collateral given,	49,085 45
Amount of fire losses paid the past year?	- -
Amount of marine losses paid the past year?	94,830 36
Amount of losses ascertained and unpaid?	3,907 61
Amount of losses claimed other than those ascertained and unpaid?	66,000 00
Amount of expenses, taxes and commissions, paid the past year?	3,277 80

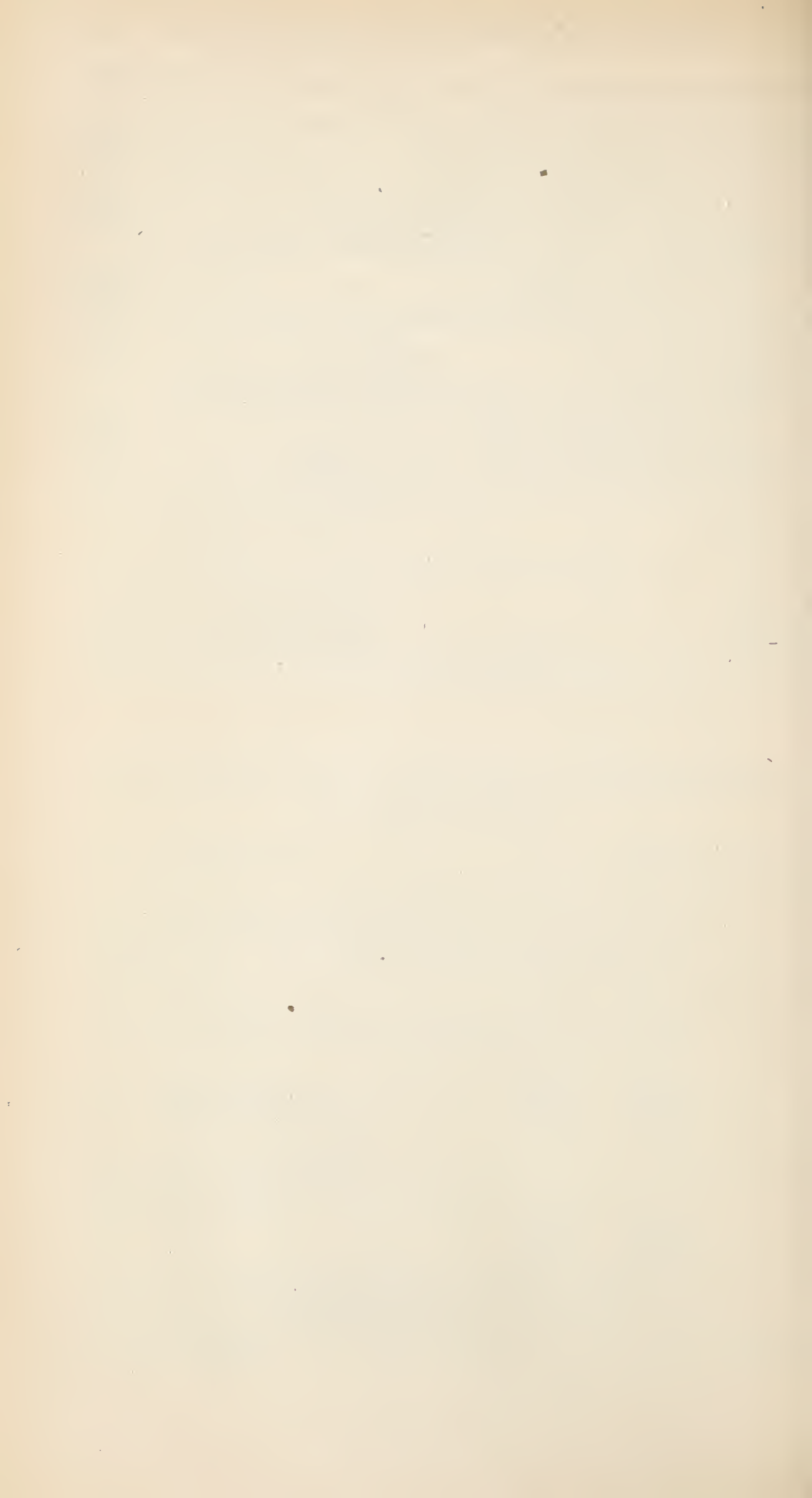
UNION MUTUAL MARINE INSURANCE CO., NEWBURYPORT.

[Incorporated, 1852, for 20 years.]

ISAAC H. BOARDMAN, *President.**Secretary, J. J. KNAPP.*

Amount invested in United States funded debt, with the amount of each kind owned? State par value and market value, per share,	- -		
Amount of United States treasury notes owned? State par value and market value, per share,	- -		
Amount invested in State stocks, with the amount of each kind owned? State par value and market value, per share,	- -		
Number of shares owned in each bank which are not pledged? State par value and market value, per share:—	Cost on Books.	Par Value.	Market Value.
20 shares Eliot Bank, Boston,	- -	\$100 00	\$100 00
20 do Bank of Commerce, Boston,	- -	100 00	100 25
20 do Howard Banking Co., do.,	- -	100 00	96 50
100 do Merchants' Bank, Newb'port,	- -	35 00	35 25
Number of shares owned in each railroad? Amount invested in each, at cost on books? State par value and market value, per share:—			
10 shares Worcester Railroad,	- -	100 00	82 50
11 do Concord,	- -	50 00	37 00
10 do Western,	- -	100 00	89 00
Amount invested in railroad bonds, and amount of each kind, at cost on books? State par value and market value, per share,	- -		
Amount invested in real estate, as it stands on the books of the Company?	- -		
State specifically all other investments of property:—			
\$1,000 on deposit in Savings Institution of Newburyport,			\$1,000 00
Cash on hand and in bank?			122 68
Cash in hands of agents?			- -

Amount loaned on mortgage of real estate?	- -
Amount loaned on notes secured by collaterals of personal property?	- -
Amount loaned on notes without collateral security?	\$8,300 00
Amount of stock notes on hand not overdue?	53,900 00
Amount of stock notes on hand that are past due?	- -
Amount of premium notes on risks terminated?	5,671 95
Amount of premium notes on risks not terminated?	11,335 45
Amount of delinquent premium notes not charged to profit and loss?	186 85
Amount of scrip issued for profits which remains outstanding?	18,405 00
Amount of debts due the Company, other than those before enumerated? State particularly their respective amounts and origin,	- -
Amount of marine risks not terminated?	204,800 00
Amount of fire risks not terminated?	1,200 00
Amount received in cash for fire risks not terminated?	12 00
State the highest rate of interest received?	6 per cent.
Amount received for interest?	58 16
State the highest rate of interest paid for money borrowed?	- -
Amount paid for interest?	- -
State the amount borrowed which remains unpaid, and state particularly the collateral given for each loan?	- -
Amount of fire losses paid the past year?	- -
Amount of marine losses paid the past year?	2,210 82
Amount of losses ascertained and unpaid?	2,450 00
Amount of losses claimed other than those ascertained and unpaid?	- -
Amount of expenses, taxes and commissions, paid the past year?	277 83



MUTUAL FIRE
INSURANCE COMPANIES.

ADAMS MUTUAL FIRE INS. COMPANY, NORTH ADAMS.

[Incorporated, February 28, 1851—Commenced business, September 1, 1851.]

SANFORD BLACKINTON, *President.**Secretary,* WM. P. BRAYTON.

Amount insured by existing policies? All of which is reinsured, . . . \$128,727 00

This Company is closing up its affairs. No policies have been issued since February, 1855.

ANNISQUAM MUTUAL FIRE INS. CO., GLOUCESTER.

[Incorporated, March 11, 1847—Commenced business, December 28, 1847.]

NATHANIEL DULEY, *President.**Secretary,* OLIVER W. SARGENT.

Amount insured by existing policies?	\$115,860 00
Amount of premiums and deposits on the same?	7,624 33
Amount of premiums and deposits received in cash?	222 06
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments? In notes on interest,	922 50
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank?	30 00
Cash in hands of agents?	None.
Amount of losses paid the last year?	None.
Amount assessed on notes the past year?	—
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	None.
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	14,875 00
Amount of policies issued the last year?	26,325 00
Amount of cash received for such policies the last year?	52 43
Amount of premiums received in notes for the same the last year?	1,747 75
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year? Refunded on policies cancelled,	23 50
Amount of assessments beyond the notes received the last year?	None.
Amount owned for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	—
Amount insured on real estate?	109,440 00
Amount insured on personal property?	6,420 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	15 00
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	No loss.

APPLETON MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, April 23, 1853—Commenced business, May 20, 1853.]

WM. PULSIFER, *President.**Secretary,* EBENR. PULSIFER.

Amount insured by existing policies?	\$622,211 00
Amount of premiums and deposits on the same?	21,959 56
Amount of premiums and deposits received in cash?	12,993 43
Number of shares in each bank? State par value and market value, per share,	—
Number of shares in each railroad? State par value and market value, per share,	—
Amount of bonds in each railroad? State par value and market value, per share,	—

Amount invested in real estate, at cost, on the books of the Company?	-	-
State in full all other investments?	-	-
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	-	-
Cash on hand and in bank?		\$45 56
Cash in hands of agents?		8,173 59
Amount of losses paid the last year?		1,102 27
Amount assessed on notes the past year?		16,827 73
Amount assessed beyond the amount of notes?	-	-
Amount of the liabilities of the assured to further assessments in addition to the amount already assessed?		107,799 84
Amount of assessments past due and not paid?	-	-
Amount of policies terminated the past year?		444,598 00
Amount of policies issued the last year?		333,194 00
Amount of cash received for such policies the last year?		3,626 93
Amount of premiums received in notes for the same the last year?		4,166 91
Amount of losses ascertained and unpaid?		16,159 23
Amount of losses claimed, other than those ascertained and unpaid?		20,796 00
Amount of cash dividends paid to policy holders the last year?	-	-
Amount of assessments beyond the notes received the last year?	-	-
Amount owed for money borrowed, and on what securities?		320 56
Highest rate of interest paid?	-	-
Highest rate of interest received?	-	-
Amount received for interest?	-	-
Amount insured on real estate?		277,925 00
Amount insured on personal property?		344,286 00
Amount of delinquent notes not charged to profit and loss account?		568 94
Amount paid for expenses, taxes and commissions, the last year?		4,734 35
What proportion of the property insured is in Massachusetts? About one-half.		
What proportion of the losses occurred on property situated in Massachusetts? About one-quarter.		

ATTLEBOROUGH MUTUAL FIRE INS. CO., ATTLEBOROUGH.

[Incorporated, February 24, 1844—Commenced business, July 1, 1845.]

JOHN DAGGETT, *President.**Secretary,* SAMUEL CARPENTER, 2d.

Amount insured by existing policies?	\$521,518 50
Amount of premiums and deposits on the same?	45,336 20
Amount of premiums and deposits received in cash?	1,309 68
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments?	None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	947 56
Cash in hands of agents?	None.
Amount of losses paid the last year?	None.
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	89,339 63
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	50,615 00
Amount of policies issued the last year?	83,335 00
Amount of cash received for such policies the last year?	322 20
Amount of premiums received in notes for the same the last year?	7,184 43
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	None.
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received? About 6 per cent. Funds being deposited in a Savings's institution with accumulating interest.	
Amount insured on real estate?	517,565 50
Amount insured on personal property?	3,953 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	161 34
What proportion of the property insured is in Massachusetts?	The whole.
What proportion of the losses occurred on property situated in Massachusetts? No losses the past year.	

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH PORT.

[Incorporated, March 2, 1833, (Charter Renewed.)—Commenced business, Aug. 1, 1833.]

ZENAS D. BASSETT, *President.*

Secretary, AMOS OTIS.

Amount insured by existing policies?			\$2,186,647 00
Amount of premiums and deposits on the same?			84,638 88
Amount of premiums and deposits received in cash?			28,212 96
Number of shares in each bank? State par value and market value, per share:—	Par Value.	Market Value.	
10 shares Barnstable Bank, . . .	\$100 00	\$116 00	
10 do Tremont Bank, . . .	100 00	113 00	
10 do Falmouth Bank, . . .	100 00	100 00	
Number of shares in each railroad? State par value and market value, per share:—			
16 shares Cape Cod Railroad, . . .	60 00	- -	
Amount of bonds in each railroad? State par value and market value, per share:—			
Cape Cod Railroad Co., . . .	2,000 00	2,000 00	
Amount invested in real estate, at cost, on the books of the Company?			None.
State in full all other investments:— In notes of hand, with individual security, including interest accrued,			16,341 56
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what, . . .			No.
Cash on hand and in bank?			411 82
Cash in hands of agents?			None.
Amount of losses paid the last year?			2,184 50
Amount assessed on notes the past year? No assessments have been made.			None.
Amount assessed beyond the amount of notes?			None.
Amount of liabilities of the assured to assessments? Double the amount of pre- mium deposits,			169,277 76
Amount of assessments past due and not paid?			None.
Amount of policies terminated the past year?			284,203 00
Amount of policies issued the last year?			427,556 00
Amount of cash received for such policies the last year?			5,824 73
Amount of premiums received in notes for the same, the last year?			11,649 46
Amount of losses ascertained and unpaid?			None.
Amount of losses claimed other than those ascertained and unpaid?			None.
Amount of cash dividends paid to policy holders, the last year?			3,061 61
Amount of assessments beyond the notes received, the last year?			None.
Amount owed for money borrowed, and on what securities?			None.
Highest rate of interest paid?			None paid.
Highest rate of interest received? Excepting on stocks, . . .			6 per cent.
Amount received for interest?			1,679 64
Amount insured on real estate? . . .	This Company insures principally on real estate, and the amount insured on personal estate is not kept separately. Whole amount as above, about five-sixths of which is real estate,		
Amount insured on personal property? . . .			
Amount of delinquent notes not charged to profit and loss account?	None.		
Amount paid for expenses, taxes and commissions, the last year?	460 71		
What proportion of the property insured is in Massachusetts? All in the County of Barnstable, Mass.			
What proportion of the losses occurred on property situated in Massachusetts?	All.		

BERKSHIRE MUTUAL FIRE INSURANCE CO., PITTSFIELD.

[Incorporated March 6, 1835—Commenced business, Aug. 1, 1835.]

EZEKIEL R. COLT, *President.*

Secretary, JAMES BUEL.

Amount insured by existing policies?	\$2,148,960 00
Amount of premiums and deposits on the same?	73,963 02
Amount of premiums and deposits received in cash?	24,654 34
Number of shares in each bank? State par value and market value, per share, . . .	- -
Number of shares in each railroad? State par value and market value, per share, . . .	- -

Amount of bonds in each railroad? State par value and market value, per share,	-	-
Amount invested in real estate, at cost, on the books of the Company?	-	-
State in full all other investments:—		
In promissory notes,		\$15,690 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what,	-	-
Cash on hand and in bank?		1,146 10
Cash in hands of agents?	-	-
Amount of losses paid the last year?		2,289 75
Amount assessed on notes the past year?	-	-
Amount assessed beyond the amount of notes?	-	-
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? The assured are liable for double the amount of premiums and deposits.	-	-
Amount of assessments past due and not paid?	-	-
Amount of policies terminated the past year?		342,226 00
Amount of policies issued the last year?		390,690 00
Amount of cash received for such policies, the last year?		4,466 55
Amount of premiums received in notes for the same, the last year?		8,933 10
Amount of losses ascertained and unpaid?	-	-
Amount of losses claimed other than those ascertained and unpaid?		1,000 00
Amount of cash dividends paid to policy holders the last year.		2,093 67
Amount of assessments beyond the notes received, the last year?	-	-
Amount owed for money borrowed, and on what securities?	-	-
Highest rate of interest paid?	-	-
Highest rate of interest received?		6 per cent.
Amount received for interest?		892 04
Amount insured on real estate?		1,993,597 00
Amount insured on personal property?		155,363 00
Amount of delinquent notes not charged to profit and loss account?	-	-
Amount paid for expenses, taxes and commissions, the last year? (Including \$183.50 paid for office furniture.)		624 88
What proportion of the property insured is in Massachusetts?		All in Mass.
What proportion of the losses occurred on property situated in Massachusetts?		All in Mass.

BOOT AND SHOE MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated, April 12, 1854—Commenced business, July 1, 1854.]

GEO. W. KEENE, *President*.

Secretary, ANDREWS BREED.

Amount insured by existing policies?	\$1,381,400 00
Amount of premiums and deposits on the same?	-
Amount of premiums and deposits received in cash?	-
Number of shares in each bank? State par value and market value, per share,	-
Number of shares in each railroad? State par value and market value, per share,	-
Amount of bonds in each railroad? State par value and market value, per share,	-
Amount invested in real estate, at cost, on the books of the Company?	-
State in full all other investments?	-
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what,	-
Cash on hand and in bank?	143 10
Cash in hands of agents?	70 00
Amount of losses paid the last year?	330 81
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	1,162 99
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	109,000 00
Amount of policies issued the last year?	370,075 00
Amount of cash received for such policies the last year?	203 00
Amount of premiums received in notes for the same, the last year?	37,016 00
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	2,000 00
Amount of cash dividends paid to policy holders, the last year?	None.
Amount of assessments beyond the notes received, the last year?	None.
Amount owed for money borrowed, and on what securities?	1,162 99
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	-
Amount received for interest?	None.

Amount insured on real estate?	\$107,550 00
Amount insured on personal property?	1,273,850 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	232 63
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	All.

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 15, 1850—Commenced business, September 14, 1850.]

WM. AMORY, *President.*

Secretary, J. L. HUGHES.

Amount insured by existing policies, in each class? All first class and good risks,	\$6,884,166 00
Amount of premiums and deposits on the same?	69,058 14
Amount of premiums and deposits received in cash?	414,348 84
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments? Bills receivable, \$26,000; Int. on do., \$459.24,	26,459 24
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	\$3,423 69
Premiums on policies issued Nov. 1, 1856, uncollected,	6,779 90
Cash in hands of agents?	No Agents.
Amount of losses paid the last year?	70,113 15
Amount assessed on notes the past year?	} No assessment. .
Amount assessed beyond the amount of notes?	
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	
Amount of assessments past due and not paid?	
Amount of policies terminated the past year?	7,326,261 00
Amount of policies issued the last year?	7,195,026 00
Amount of cash received for such policies the last year?	69,964 44
Amount of premiums received in notes for the same the last year?	349,822 20
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid? About	3,000 00
Amount of cash dividends paid to policy holders the last year? Dividends declared the past year, \$10,437.37; dividends remaining unpaid, \$40.35,	10,477 72
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	3,375 29
Amount insured or real estate?	} 6,884,166 00
Amount insured on personal property?	
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	7,553 78
What proportion of the property insured is in Massachusetts?	2,843,841 00
What proportion of the losses occurred on property situated in Massachusetts?	
Unascertained about \$3,000,	23,661 40

BOSTON MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 21, 1854—Commenced business, April 1, 1854.]

LORENZO BURGE, *President.*

Secretary, M. LEARY.

Amount insured by existing policies?	\$672,198 00
Amount of premiums and deposits on the same?	29,187 53
Amount of premiums and deposits received in cash?	9,712 51
Number of shares in each bank? State par value and market value, per share:—	
34 shares National Bank, Boston, par value, \$100; market value, \$100,	3,400 00
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.

State in full all other investments?	None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what? 34 shares of stock pledged to the National Bank, Boston, for borrowed money.	
Cash on hand and in bank?	\$35 20
Cash in hands of agents?	488 22
Amount of losses paid the last year?	4,645 13
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	58,275 00
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	339,773 00
Amount of policies issued the last year?	586,890 00
Amount of cash received for such policies the last year?	7,208 04
Amount of premiums received in notes for the same the last year?	14,416 09
Amount of losses ascertained and unpaid? About	165 00
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	133 09
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities? Pledge of bank stock and endorsed notes,	4,611 18
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	9 45
Amount insured on real estate?	324,171 00
Amount insured on personal property?	348,027 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	2,841 36
Reinsurance,	44 63
What proportion of the property insured is in Massachusetts? Only \$2,200 out of Massachusetts.	
What proportion of the losses occurred on property situated in Massachusetts?	All.

BRISTOL COUNTY MUTUAL FIRE INS. CO., NEW BEDFORD.

(Incorporated, February 13, 1829—Commenced business, July 4, 1829.)

EDMUND GARDNER, *President, pro tem.*

Secretary, JOSEPH S. TILLINGHAST.

Amount insured by existing policies?	\$4,909,719 00
Amount of premiums and deposits on the same?	486,476 55
Amount of premiums and deposits received in cash?	23,165 55
Number of shares in each bank? State par value and market value, per share.	None.
Number of shares in each railroad? State par value and market value, per share.	None.
Amount of bonds in each railroad? State par value and market value, per share.	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments?	None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	None.
Cash in hands of agents?	90 70
Amount of losses paid the last year?	1,045 74
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? Twice the amount of notes.	None.
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	657,275 00
Amount of policies issued the last year?	676,745 00
Amount of cash received for such policies the last year?	3,457 40
Amount of premiums received in notes for the same the last year?	69,148 00
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	None.
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities? Company's note,	3,347 25
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	4 50
Amount insured on real estate?	4,909,719 00
Amount insured on personal property?	None.
Amount of delinquent notes not charged to profit and loss account?	None.

Amount paid for expenses, taxes and commissions, the last year?	\$2,878 09
What proportion of the property insured is in Massachusetts? All, except a small amount—not two per cent. of the whole.	
What proportion of the losses occurred on property situated in Massachusetts? . .	All.

This Company confines its business to the insurance of dwellings and real estate of the first class only. At the time of effecting insurance, it receives, in cash, five per cent. on the amount of the premium note, and, as its necessities require, makes assessments on the notes. All the expenses, including the pay of our local agents, (we have no travelling agents,) are paid from the five per cent. on the premium notes.

CAMBRIDGE MUTUAL FIRE INS. CO., CAMBRIDGEPORT.

[Incorporated, March 14, 1833—Commenced business, January 13, 1834.]

JOSIAH W. COOK, *President.*

Secretary, ABRAHAM LANSING.

Amount insured by existing policies?	\$1,400,903 00
Amount of premiums and deposits on the same? Notes,	116,522 24
Amount of premiums and deposits received in cash?	14,084 66
Number of shares in each bank? State par value and market value, per share, . .	None.
Number of shares in each railroad? State par value and market value, per share, .	None.
Amount of bonds in each railroad? State par value and market value, per share, .	None.
Amount invested in real estate, at cost, on the books of the Company?	—
State in full all other investments:—	
Loaned on mortgages,	4,850 00
Loaned on notes,	6,067 20
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	300 22
Cash in hands of agents? Collected and uncollected,	973 49
Amount of losses paid the last year?	230 00
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? See answer to "Amount paid for expenses, taxes and commissions, the last year?"	230 00
Amount of assessments past due and not paid:—	
In Cambridge,	342 42
In hands of agents,	973 49
Amount of policies terminated the past year?	289,614 00
Amount of policies issued the last year?	308,253 00
Amount of cash received for such policies the last year?	4,351 47
Amount of premiums received in notes for the same, the last year?	19,105 05
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders, the last year?	840 36
Amount of assessments beyond the notes received, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	465 22
Amount insured on real estate?	1,211,426 00
Amount insured on personal property?	189,477 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	1,570 20
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts? . .	All.

CHARLESTOWN MUTUAL FIRE INS. CO., CHARLESTOWN.

[Incorporated, March 23, 1833—Commenced business, May 19, 1833.]

CHARLES THOMPSON, *President.*

Secretary, JAMES G. FULLER.

Amount insured by existing policies?	\$3,295,058 00
Amount of premiums and deposits on the same?	286,141 15
Amount of premiums and deposits received in cash?	33,954 00
Number of shares in each bank? State par value and market value, per share, . .	None.
Number of shares in each railroad? State par value and market value, per share, .	None.
Amount of bonds in each railroad? State par value and market value, per share, .	None.

Amount invested in real estate, at cost, on the books of the Company? . . .	None.
State in full all other investments :—	
Amoskeag Manufacturing Co.'s note,	\$5,000 00
Loaned to the old system, and bearing interest,	4,332 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	744 03
Cash in hands of agents?	1,826 46
Amount of losses paid the last year?	8,664 02
Amount assessed on notes the past year?	17,133 82
[The above assessment was on notes under the old system.]	
Amount assessed beyond the amount of notes?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	246,961 44
Amount of assessments past due and not paid?	2,009 00
[Part of the above is in the hands of agents, and in process of collection.]	
Amount of policies terminated the past year?	582 031 00
Amount of policies issued the last year?	1,052,150 00
Amount of cash received for such policies, the last year?	13,039 41
Amount of premiums received in notes for the same, the last year?	37,651 64
Amount of losses ascertained and unpaid?	935 00
Amount of losses claimed, other than those ascertained and unpaid? About	1,100 00
Amount of cash dividends paid to policy holders, the last year?	Nothing.
Amount of assessments beyond the notes received, the last year?	Nothing.
Amount owed for money borrowed, and on what securities?	Nothing.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	332 50
Amount insured on real estate?	2,728,014 00
Amount insured on personal property?	567,044 00
Amount of delinquent notes not charged to profit and loss account?	3,840 00
Amount paid for expenses, taxes and commissions, the last year?	3,233 55
What proportion of the property insured is in Massachusetts?	3,081,458 00
What proportion of the losses occurred on property situated in Massachusetts? No losses out of the State.	

NOTE.—This Company formerly took a large premium note, and but 5 per cent. of the note in cash. In July, 1853, we adopted a new system, taking a larger premium, and a note for three times the amount of the premium. We have still at risk, under the old or assessing system, \$1,474,428.

CHELSEA MUTUAL FIRE INSURANCE COMPANY, CHELSEA.

[Incorporated, April 22, 1847—Commenced business, May 21, 1847.]

ERASTUS RUGG, *President.*

Secretary, J. B. LOOMIS.

Amount insured by existing policies, in each class :—	
Four year Class,	\$570,356 00
One year Class,	544,662 00
Amount of premiums and deposits on the same, in each class :—	
Four year Class,	18,728 68
One year Class,	7,391 90
Amount of premiums and deposits received in cash, in each class :—	
Four year Class,	8,495 84
One year Class,	3,771 97
Number of shares in each bank? State par value and market value, per share :—	
50 shares Tradesman's Bank, par value, \$100; market value, \$98.	
Number of shares in each railroad? State par value and market value, per share,	- -
Amount of bonds in each railroad? State par value and market value, per share,	- -
Amount invested in real estate, at cost, on the books of the Company?	- -
State in full all other investments?	- -
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	- -
Cash on hand and in bank?	1,460 38
Cash in hands of agents?	415 82
Amount of losses paid, in each class, the last year :—	
In both Classes,	1,857 98
Amount assessed on notes, in each class, the past year?	- -
Amount assessed beyond the amount of notes, in each class?	- -
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class?	52,241 16

Amount of assessments past due and not paid, in each class :—	
Four year Class,	\$1,433 78
Third Class,	3,085 54
Amount of policies terminated, in each class, the past year :—	
Four year Class,	139,950 00
One year Class,	525,730 00
Amount of policies issued, in each class, the last year :—	
Four year Class,	195,275 00
One year Class,	499,425 00
Amount of cash received for such policies, in each class, the last year :—	
Four year Class,	2,802 29
One year Class,	3,771 97
Amount of premiums received in notes for the same, in each class, the last year :—	
Four year Class,	2,802 29
One year Class,	3,771 97
Amount of losses ascertained and unpaid, in each class :—	
Four year Class,	30 00
Amount of losses claimed, other than those ascertained and unpaid :—	
One year Class, about	1,000 00
Amount of cash dividends paid to policy holders, in each class, the last year :—	
One year Class,	162 64
Amount of assessments beyond the notes received, in each class, the last year ?	—
Amount owed for money borrowed, and on what securities :—	
Treasurer's note, with an endorser,	2,700 00
Highest rate of interest paid ?	6 per cent.
Highest rate of interest received ?	6 per cent.
Amount received for interest ?	400 00
Amount insured on real estate ?	} Not kept separate,
Amount insured on personal property ?	
Amount of delinquent notes not charged to profit and loss account ?	—
Amount paid for expenses, taxes and commissions, the last year ?	3,169 99
What proportion of the property insured is in Massachusetts ?	About 7-8ths.
What proportion of the losses occurred on property situated in Massachusetts ?	All.

CITIZENS' MUTUAL FIRE INSURANCE CO., BRIGHTON.

[Incorporated, March 7, 1846—Commenced business, October 5, 1846.]

E. C. SPARHAWK, *President*.*Secretary*, A. B. COBB.

Amount insured by existing policies, in each class :—	
First Class,	\$2,231,791 00
Second Class,	1,394,481 25
Amount of premiums and deposits on the same, in each class :—	
First Class,	142,127 05
Second Class,	66,643 04
Amount of premiums and deposits received in cash, in each class :—	
First Class,	13,955 82
Second Class,	16,142 78
Number of shares in each bank ? State par value and market value, per share,	—
Number of shares in each railroad ? State par value and market value, per share,	—
Amount of bonds in each railroad ? State par value and market value, per share,	—
Amount invested in real estate, at cost, on the books of the Company ?	—
State in full all other investments :—	
Loaned on call, with collateral,	3,681 67
Are any of the assets or securities of the Company pledged for liabilities of the Company ? If yea, state particularly what ?	None.
Cash on hand and in bank ?	2,392 14
Cash in hands of agents ?	4,095 11
Amount of losses paid, in each class, the last year :—	
First Class,	1,461 13
Second Class,	13,017 46
Amount assessed on notes, in each class, the past year :—	
Collected on First Class notes,	1,714 79
Amount assessed beyond the amount of notes, in each class ?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class ? Amount of deposit notes	
Amount of assessments past due and not paid, in each class :—	
Due on First Class notes, (assessment not ordered,)	6,595 18
Amount of policies terminated, in each class, the past year :—	
First Class,	500,987 00
Second Class,	1,171,190 33
Amount of policies issued, in each class, the last year :—	
First Class,	489,145 00
Second Class,	1,267,127 25

Amount of cash received for such policies, in each class, the last year :—	
First Class,	\$5,943 76
Second Class,	14,842 90
Amount of premiums received in notes for the same, in each class, the last year :—	
First Class,	18,024 39
Second Class,	46,992 89
Amount of losses ascertained and unpaid, in each class :—	
First Class,	1,897 81
Second Class,	4,496 15
Amount of losses claimed, other than those ascertained and unpaid?	3,500 00
Amount of cash dividends paid to policy holders, in each class, the last year :—	
First Class,	170 02
Second Class,	450 48
Amount of assessments beyond the notes received, in each class, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	241 91
Amount insured on real estate? The last year,	1,056,869 00
Amount insured on personal property? The last year,	699,403 25
Amount of delinquent notes not charged to profit and loss account?	—
Amount paid for expenses, taxes and commissions, the last year? Expenses,	
\$2,193.62; Commissions, \$2,114.69,	4,308 31
What proportion of the property insured is in Massachusetts? About \$17,000 out of Massachusetts.	
What proportion of losses occurred on property situated in Massachusetts? \$1,773.50 in New Hampshire; balance in Massachusetts.	

CITY MUTUAL FIRE INSURANCE COMPANY, ROXBURY.

[Incorporated, April, 1846—Commenced business, August 1, 1846.]

AARON D. WILLIAMS, *President.**Secretary,* GEO. GREGERSON.

Amount insured by existing policies?	\$364,782 00
Amount of premiums and deposits on the same?	10,510 00
Amount of premiums and deposits received in cash?	5,255 64
Number of shares in each bank? State par value and market value, per share :—	
12 shares People's Bank, Roxbury, par value, \$50; market value, \$53.	
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments :—	
Notes equal to cash, with collateral,	4,185 98
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	437 78
Cash in hands of agents?	None.
Amount of losses paid the last year?	245 00
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	21,572 00
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	48,755 00
Amount of policies issued the last year?	120,355 00
Amount of cash received for such policies the last year?	1,346 00
Amount of premiums received in notes for the same the last year?	1,346 00
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	300 00
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	243 00
Amount insured on real estate?	333,907 00
Amount insured on personal property?	30,875 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	280 00
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	As above.

COHASSET MUTUAL FIRE INSURANCE CO., COHASSET.

[Incorporated, March 18, 1845—Commenced business, March 1, 1846.]

DANIEL T. LOTHROP, *President*.*Secretary*, HENRY J. TURNER.

Amount insured by existing policies?		\$116,254 00
Amount of premiums and deposits on the same?		8,171 36
Amount of premiums and deposits received in cash?		1,617 64
Number of shares in each bank? State par value and market value, per share:—	Par Value.	Market Value.
6 shares City Bank.	\$100 00	\$106 00
3 do Merchants' Bank.	100 00	105 00
Number of shares in each railroad? State par value and market value, per share.		- -
Amount of bonds in each railroad? State par value and market value, per share.		- -
Amount invested in real estate, at cost, on the books of the Company?		- -
State in full all other investments:—		
Town of Cohasset, note.		182 00
First Parish Cohasset, note.		182 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?		- -
Cash on hand and in bank?		167 66
Cash in hands of agents?		None.
Amount of losses paid the last year?		115 00
Amount assessed on notes, the past year?		None.
Amount assessed beyond the amount of notes?		- -
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?		16,842 72
Amount of assessments past due and not paid?		- -
Amount of policies terminated the past year?		8 925 00
Amount of policies issued the last year?		15,680 00
Amount of cash received for such policies the last year?		197 04
Amount of premiums received in notes for the same, the last year?		768 17
Amount of losses ascertained and unpaid?		None.
Amount of losses claimed, other than those ascertained and unpaid?		None.
Amount of cash dividends paid to policy holders, the last year?		95 88
Amount of assessments beyond the notes received, the last year? No assessments have been made—pay a dividend of 87 a 100 per cent.		- -
Amount owed for money borrowed, and on what securities?		- -
Highest rate of interest paid?		None paid.
Highest rate of interest received?		7½ per cent.
Amount received for interest?		58 00
Amount insured on real estate?		107,210 00
Amount insured on personal property?		9,044 00
Amount of delinquent notes not charged to profit and loss account?		- -
Amount paid for expenses, taxes and commissions, the last year?		81 60
What proportion of the property insured is in Massachusetts? The whole amount.		- -
What proportion of the losses occurred on property situated in Massachusetts?		- -

CONWAY FIRE INSURANCE COMPANY, CONWAY.

[Incorporated, April, 1849—Commenced business, August, 1849.]

JAMES S. WHITNEY, *President*.*Secretary*, DAVID C. ROGERS.

Amount insured by existing policies, in each class:—		
First Class.	\$2,748.283.00,	} \$3,279,518 00
Second Class.	531,235.00,	
Amount of premiums and deposits on the same, in each class:—		
First Class.	79,677.69,	} 103,731 24
Second Class.	24,053.55,	
Amount of premiums and deposits received in cash, in each class:—		
First Class.	26,559.23,	} 34,577 08
Second Class.	8,017.85,	
Number of shares in each bank? State par value and market value, per share:—	Par Value.	Market Value.
10 shares Greenfield Bank.	\$100 00	\$110 00
53 do Conway Bank.	100 00	109 00

Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	\$3,755 59
State in full all other investments?	3,700 62
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank?	327 99
Cash in hands of agents?	5,003 92
Amount of losses paid, in each class, the last year:—	
First Class,	\$5,447.69, }
Second Class,	2,025.00, }
Amount assessed on notes, in each class, the past year? No assessment made.	
Amount assessed beyond the amount of notes, in each class?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class? Statute liabilities	
Amount of assessments past due and not paid, in each class? Never have assessed.	
Amount of policies terminated, in each class, the past year:—	
First Class,	1,000,055.00, }
Second Class,	601,761.00, }
Amount of policies issued, in each class, the last year:—	
First Class,	878,735.00, }
Second Class,	335,602.00, }
Amount of cash received for such policies, in each class, the last year:—	
First Class,	9,276.50, }
Second Class,	3,876.79, }
Amount of premiums received in notes for the same, in each class, the last year:—	
First Class,	18,553.00, }
Second Class,	7,753.58, }
Amount of losses ascertained and unpaid, in each class:—	
First Class,	350.00, }
Second Class,	2,004.00, }
Amount of losses claimed, other than those ascertained and unpaid:—	
First Class,	700 00
Amount of cash dividends paid to policy holders, in each class, the last year:—	
First Class,	1,458 90
Amount of assessments beyond the notes received, in each class, the last year? .	No assessment.
Amount owed for money borrowed, and on what securities? No securities given, .	8,500 00
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	342 48
Amount insured on real estate?	Not kept sep-
Amount insured on personal property?	arate.
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	2,201 01
What proportion of the property insured is in Massachusetts?	Nearly
What proportion of the losses occurred on property situated in Massachusetts? .	99-100ths.

For Return of Stock Department, see Stock Returns.

DANVERS MUTUAL FIRE INSURANCE CO., SOUTH DANVERS.

[Incorporated, June, 1829—Commenced business, August 1, 1829.]

HENRY COOK, *President*.

Secretary, G. A. OSBORNE.

Amount insured by existing policies?	\$782,460 00
Amount of premiums and deposits on the same?	43,791 67
Amount of premiums and deposits received in cash?	14,597 22
Number of shares in each bank? State par value and market value, per share:—	
45 shares Danvers Bank,	Par Value. Market Value.
39 do Warren Bank,	\$100 00 \$105 00
34 do Village Bank,	100 00 105 00
21 do Asiatic Bank,	100 00 101 00
11 do Commercial Bank,	30 00 33 00
7 do Naumkeag Bank,	66 66 $\frac{2}{3}$ 69 00
8 do Andover Bank,	100 00 102 00
16 do Exchange Bank, Salem,	100 00 101 00
	66 66 $\frac{2}{3}$ 67 00
Number of shares in each railroad? State par value and market value, per share,	- -
Amount of bonds in each railroad? State par value and market value, per share,	- -

Amount invested in real estate, at cost, on the books of the Company?	-	-
State in full all other investments:—		
Note of an individual.		\$200 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	-	-
Cash on hand and in bank?		584 85
Cash in hands of agents?		-
Amount of losses paid the last year?	No losses.	
Amount assessed on notes the past year?	No assessment.	
Amount assessed beyond the amount of notes?		-
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?		-
Amount of assessments past due and not paid?		-
Amount of policies terminated the past year?		75,525 00
Amount of policies issued the last year?		95,225 00
Amount of cash received for such policies, the last year?		-
Amount of premiums received in notes for the same, the last year?		1,784 00
Amount of losses ascertained and unpaid?	No losses.	
Amount of losses claimed other than those ascertained and unpaid?	No losses.	
Amount of cash dividends paid to policy holders, the last year?		996 17
Amount of assessments beyond the notes received, the last year?		-
Amount owed for money borrowed, and on what securities?		-
Highest rate of interest paid?		-
Highest rate of interest received?	6 per cent.	
Amount received for interest?		12 00
Amount insured on real estate?		782,460 00
Amount insured on personal property?		-
Amount of delinquent notes not charged to profit and loss account?		-
Amount paid for expenses, taxes and commissions, the last year?		-
What proportion of the property insured is in Massachusetts? All in Massachusetts except \$1,500, which is in Brattleboro', Vt.		-
What proportion of the losses occurred on property situated in Massachusetts?		-

DEDHAM MUTUAL FIRE INSURANCE CO., DEDHAM.

[Incorporated, February 28, 1837—Commenced business, July 1, 1837.]

JAMES RICHARDSON, *President.**Secretary, I. CLEVELAND.*

Amount insured by existing policies? Whole amount.		\$283,626 00
Amount of premiums and deposits on the same?		16,260 80
Amount of premiums and deposits received in cash?		3,252 06
Number of shares in each bank? State par value and market value, per share:—		
10 shares Dedham Bank. par value, \$100; market value, \$120.		
Number of shares in each railroad? State par value and market value, per share,	None	
Amount of bonds in each railroad? State par value and market value, per share,	None.	
Amount invested in real estate, at cost, on the books of the Company?	None.	
State in full all other investments?	None.	
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what? The ten shares are pledged to the Dedham Institution for Savings, as security for \$900.		
Cash on hand and in bank?		462 84
Cash in hands of agents? Balance due to the Company on unsettled policies, being cash and policies unsettled in the hands of agents, Nov. 1, 1856,		449 05
Amount of losses paid the last year?		1,330 00
Amount assessed on notes the past year?	No assessment.	
Amount assessed beyond the amount of notes?	None.	
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? Usual liability provided by statute. Deposit notes are taken for four times the amount of cash premium.		
Amount of assessments past due and not paid?	None.	
Amount of policies terminated the past year?		301,515 00
Amount of policies issued the last year?		283,626 00
Amount of cash received for such policies the last year?		3,252 06
Amount of premiums received in notes for the same, the last year?		13,008 24
Amount of losses ascertained and unpaid?		425 00
Amount of losses claimed other than those ascertained and unpaid?	None.	
Amount of cash dividends paid to policy holders, the last year?	None.	
Amount of assessments beyond the notes received, the last year?	None.	
Amount owed for money borrowed, and on what securities? \$900 on said ten shares of Dedham Bank stock.		
Highest rate of interest paid?		
Highest rate of interest received? 10 per cent. dividends on bank stock.	6 per cent.	

EAGLE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, 1853—Commenced business, June 29, 1853.]

GEO. W. BEAN, *President.**Secretary,* HENRY EARL.

Amount insured by existing policies?	\$1,300,764 00
Amount of premiums and deposits on the same?	31,962 60
Amount of premiums and deposits received in cash?	16,059 15
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments:—	
Loaned on personal security and bills receivable,	1,623 75
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank?	2,470 51
Cash in hands of agents?	1,576 00
Amount of losses paid the last year?	3,003 50
Amount assessed on notes the past year? Since Dec. 1, 1855,	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	47,710 35
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year? Since Dec. 1, 1855,	686,222 00
Amount of policies issued the last year? Since Dec. 1, 1855,	978,905 00
Amount of cash received for such policies the last year? Since Dec. 1, 1855,	10,609 56
Amount of premiums received in notes for the same the last year? Since Dec. 1, 1855,	9,829 32
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year? Since Dec. 1, 1855,	655 62
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	18 55
Amount insured on real estate?	779,137 00
Amount insured on personal property?	521,627 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year? Since Dec. 1, 1855,	4,996 58
What proportion of the property insured is in Massachusetts? All but about \$20,000.	
What proportion of the losses occurred on property situated in Massachusetts?	Whole amount

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated, June 11, 1829—Commenced business, September 5, 1829.]

GEO. NICHOLS, *President.**Secretary,* JOHN H. NICHOLS.

Amount insured by existing policies?	\$857,450 00
Amount of premiums and deposits on the same?	99,502 55
Amount of premiums and deposits received in cash?	20,148 50
Number of shares in each bank? State par value and market value, per share:—	
30 shares Commercial Bank,	Par Value. \$66 66 $\frac{2}{3}$ Market Value. \$69 00
30 do Exchange Bank,	66 66 $\frac{2}{3}$ 67 66 $\frac{2}{3}$
20 do Naumkeag Bank,	100 00 102 00
20 do Mercantile Bank,	100 00 96 00
20 do Salem Bank,	100 00 85 00
10 do Warren Bank, S. Danvers,	100 00 105 00
10 do Maverick Bank, Boston,	100 00 93 00
7 do National Bank, Boston,	100 00 101 00
5 do Bank of Commerce, Boston,	100 00 100 00
Number of shares in each railroad?	
State par value and market value, per share:—	
20 shares Portland, Saco, & Portsmt'h,	100 00 86 00
Amount of bonds in each railroad?	
State par value and market value, per share:—	
\$2,000 Essex Railroad,	— — 50 00
\$1,000 Mad River & Lake Erie, 2d mort.,	— — 70 00

Amount invested in real estate, at cost, on the books of the Company?	Nothing.
State in full all other investments:—	
12 shares Salem Gas Light Company, market value, \$102.50,	\$1,200 00
\$1,000 City of Hartford Scrip,	1,000 00
\$1,800 Salem Laboratory Company's note,	1,800 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what,	No.
Cash on hand and in bank?	Nothing.
Cash in hands of agents?	No Agents.
Amount of losses paid the last year?	1,400 00
Amount assessed on notes the past year?	Nothing.
Amount assessed beyond the amount of notes?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	179,104 59
Amount of assessments past due and not paid?	Nothing.
Amount of policies terminated the past year?	74,100 00
Amount of policies issued the last year?	133,550 00
Amount of cash received for such policies, the last year?	3,286 25
Amount of premiums received in notes for the same, the last year?	13,012 04
Amount of losses ascertained and unpaid?	Nothing.
Amount of losses claimed other than those ascertained and unpaid?	Nothing.
Amount of cash dividends paid to policy holders the last year?	1,360 65
Amount of assessments beyond the notes received the last year?	Nothing.
Amount owed for money borrowed, and on what securities?	Nothing.
Highest rate of interest paid?	None borrowed
Highest rate of interest received?	6 per cent.
Amount received for interest? Including dividends on stocks,	1,338 70
Amount insured on real estate? The last year,	125,850 00
Amount insured on personal property? The last year,	9,700 00
Amount of delinquent notes not charged to profit and loss account?	Nothing.
Amount paid for expenses, taxes and commissions, the last year?	352 94
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	All.

FARMERS' MUTUAL FIRE INS. COMPANY, GEORGETOWN.

[Incorporated, February 24, 1844—Commenced business, September 24, 1844.]

THOMAS E. PAYSON, *President.*

Secretary, WM. BOYNTON.

Amount insured by existing policies?	\$3,389,035 00
Amount of premiums and deposits on the same?	170,701 83
Amount of premiums and deposits received in cash?	14,993 64
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments?	None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	None.
Cash in hands of agents?	2,323 80
Amount of losses paid the last year?	6,174 44
Amount assessed on notes the past year?	787 54
Amount assessed beyond the amount of notes?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	326,407 02
Amount of assessments past due and not paid?	76 99
Amount of policies terminated the past year?	228,588 00
Amount of policies issued the last year?	243,994 00
Amount of cash received for such policies the last year?	2,169 59
Amount of premiums received in notes for the same the last year?	4,339 18
Amount of losses ascertained and unpaid?	28 25
Amount of losses claimed, other than those ascertained and unpaid?	700 00
Amount of cash dividends paid to policy holders the last year?	-
Amount of assessments beyond the notes received the last year?	-
Amount owed for money borrowed, and on what securities? Security, Treas's notes,	10,058 50
Highest rate of interest paid?	12 per cent.
Highest rate of interest received?	-
Amount received for interest?	-
Amount insured on real estate? Estimated $\frac{3}{4}$ of the whole amount.	-
Amount insured on personal property? " $\frac{1}{4}$ " " "	-
Amount of delinquent notes not charged to profit and loss account?	-
Amount paid for expenses, taxes and commissions, the last year?	1,996 61
What proportion of the property insured is in Massachusetts? The whole amount except about \$15,000.	-
What proportion of the losses occurred on property situated in Massachusetts?	The whole.

FAYETTE MUTUAL FIRE INSURANCE COMPANY, LAWRENCE.

[Incorporated, April, 1855—Commenced business, August 8, 1855.]

DANA SARGENT, *President*.*Secretary*, WILLIAM D. JOPLIN.

Amount insured by existing policies?	\$248,817 00
Amount of premiums and deposits on the same?	14,450 76
Amount of premiums and deposits received in cash?	3,727 51
Number of shares in each bank? State par value and market value, per share,	— —
Number of shares in each railroad? State par value and market value, per share,	— —
Amount of bonds in each railroad? State par value and market value, per share,	— —
Amount invested in real estate, at cost, on the books of the Company?	— —
State in full all other investments?	— —
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank?	184 54
Cash in hands of agents? And due on policies not delivered,	138 37
Amount of losses paid the last year?	2,300 00
Amount assessed on notes the past year?	Nothing.
Amount assessed beyond the amount of notes?	— —
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	— —
Amount of assessments past due and not paid?	— —
Amount of policies terminated the past year?	132,010 00
Amount of policies issued the last year?	245,492 00
Amount of cash received for such policies the last year?	2,826 27
Amount of premiums received in notes for the same the last year?	5,910 45
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	115 00
Amount of cash dividends paid to policy holders the last year?	None.
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities? \$500 on Treasurer's note, endorsed by two Directors.	
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	— —
Amount received for interest?	— —
Amount insured on real estate?	138,990 00
Amount insured on personal property?	109,827 00
Amount of delinquent notes not charged to profit and loss account?	— —
Amount paid for expenses, taxes and commissions, the last year? About	979 00
What proportion of the property insured is in Massachusetts? All but \$4,300.	
What proportion of the losses occurred on property situated in Massachusetts?	All.

FITCHBURG MUTUAL FIRE INSURANCE CO., FITCHBURG.

[Incorporated, March 23, 1847—Commenced business, September 1, 1847.]

NATH'L WOOD, *President*.*Secretary*, ABEL THURSTON.

Amount insured by existing policies, in each class:—	
In first Class,	\$2,398,713 00
In second Class,	485,282 00
Amount of premiums and deposits on the same, in each class:—	
In first Class,	116,845 92
In second Class,	38,433 60
Amount of premiums and deposits received in cash, in each class:—	
In first Class,	29,211 48
In second Class,	9,608 40
Number of shares in each bank? State par value and market value, per share:— 2 shares in the Fitchburg bank—par value, \$100; market value, \$115.	
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share:— \$3,000 in Fitchburg and Worcester Railroad, par value, \$100; market value, \$100.	
Amount invested in real estate, at cost, on the books of the Company?	Nothing.
State in full all other investments:—	
In notes secured by mortgages on real estate,	12,853 00
In notes on personal security,	8,822 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	1,054 47

Cash in hands of agents?	Nothing.
Amount of losses paid, in each class, the last year:—	
In first Class,	\$714 75
In second Class,	10,888 58
Amount assessed on notes, in each class, the past year?	Nothing.
Amount assessed beyond the amount of notes, in each class?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class:—	
In first Class,	233,691 84
In second Class,	76,867 20
Amount of assessments past due and not paid, in each class?	Nothing.
Amount of policies terminated, in each class, the past year:—	
In first Class,	546,278 00
In second Class,	381,974 00
Amount of policies issued, in each class, the last year:—	
In first Class,	876,706 00
In second Class,	397,572 00
Amount of cash received for such policies, in each class, the last year:—	
In first Class,	9,940 21
In second Class,	7,365 52
Amount of premiums received in notes for the same, in each class, the last year:—	
In first Class,	29,820 63
In second Class,	22,096 56
Amount of losses ascertained and unpaid, in each class:—	
In first Class,	215 00
In second Class,	Nothing.
Amount of losses claimed other than those ascertained and unpaid?	Nothing.
Amount of cash dividends paid to policy holders, in each class, the last year:—	
In first Class,	3,806 34
In second Class, (for policies surrendered,)	20 83
Amount of assessments beyond the notes received, in each class, the last year?	None made.
Amount owed for money borrowed, and on what securities?	Nothing.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest? The last year,	1,291 11
Amount insured on real estate?	1,947,514 00
Amount insured on personal property?	933,481 00
Amount of delinquent notes not charged to profit and loss account?	Nothing.
Amount paid for expenses, taxes and commissions, the last year?	1,093 81
What proportion of the property insured is in Massachusetts? 55-56ths, or as 2,883,175 is to 2,833,995.	
What proportion of the losses occurred on property situated in Massachusetts? The last year,	Seven-eighths.

GREENFIELD STOCK AND MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated, April 4, 1854—Commenced business, May 19, 1854.]

IRA ABERCROMBIE, *President.*

Secretary, WENDELL T. DAVIS.

Amount insured by existing policies?	\$1,204,704 50
Amount of premiums and deposits on the same?	61,356 77
Amount of premiums and deposits received in cash?	20,455 59
Number of shares in each bank? State par value and market value, per share:—	
5 shares Franklin County Bank,	Par Value. \$100 00 Market Value. \$110 00
10 do Greenfield Bank,	100 00 111 00
10 do National Bank,	100 00 104 00
8 do Bank of North America,	100 00 102 00
8 do Park Bank,	100 00 100 00
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments?	None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what,	No.
Cash on hand and in bank?	526 89
Cash in hands of agents?	1,540 52
Amount of losses paid the last year?	5,109 24

Amount assessed on notes the past year?	Nothing.
Amount assessed beyond the amount of notes?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	— —
Amount of assessments past due and not paid?	Nothing.
Amount of policies terminated the past year?	\$624,165 00
Amount of policies issued the last year?	891,080 00
Amount of cash received for such policies the last year?	11,782 55
Amount of premiums received in notes for the same the last year?	23,565 10
Amount of losses ascertained and unpaid?	165 00
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	325 38
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received? On bank stock,	8 per cent.
Amount received for interest?	393 00
Amount insured on real estate?	— —
Amount insured on personal property?	— —
Amount of delinquent notes not charged to profit and loss account?	Nothing.
Amount paid for expenses, taxes and commissions, the last year?	2,638 15
What proportion of the property insured is in Massachusetts?	Nine-tenths.
What proportion of the losses occurred on property situated in Massachusetts?	Nine-tenths.

GROVELAND MUTUAL FIRE INSURANCE CO., GROVELAND.

[Incorporated, March 8, 1828—Commenced business, March 8, 1828.]

N. H. GRIFFITH, *President*.*Secretary*, NATHANIEL LADD.

Amount insured by existing policies?	\$554,511 00
Amount of premiums and deposits on the same?	18,167 75
Amount of premiums and deposits received in cash?	None.
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments:—	
Safe, books, &c.,	150 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what,	— —
Cash on hand and in bank?	91 63
Cash in hands of agents?	— —
Amount of losses paid the last year?	400 00
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? Double the amount of premium and deposits.	None.
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	414,891 00
Amount of policies issued the last year?	485,906 00
Amount of cash received for such policies the last year?	248 00
Amount of premiums received in notes for the same the last year?	16,067 75
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	None.
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	None.
Amount received for interest?	None.
Amount insured on real estate?	504,503 00
Amount insured on personal property?	50,008 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	141 00
What proportion of the property insured is in Massachusetts? All but \$1,200.	
What proportion of the losses occurred on property situated in Massachusetts?	The whole.

HAMILTON MUTUAL INSURANCE COMPANY, SALEM.

[Incorporated, February 10, 1852—Commenced business, April 1, 1852.]

WM. C. PRESCOTT, *President.**Secretary,* JOHN T. BURNHAM.

Amount insured by existing policies, in each class :—			
First Class,	.	.	\$824,051 00
Second Class,	.	.	1,266,448 00
Third Class,	.	.	1,433,006 00
Fourth Class,	.	.	860,725 00
Amount of premiums and deposits on the same, in each class :—			
First Class,	.	.	\$18,331 18
Second Class,	.	.	36,516 53
Third Class,	.	.	27,400 07
Fourth Class,	.	.	30,817 16
Amount of premiums and deposits received in cash, in each class :—			
First Class,	.	.	9,165 59
Second Class,	.	.	18,258 27
Third Class,	.	.	13,700 03
Fourth Class,	.	.	15,408 58
Number of shares in each bank? State par value and market value, per share,			— —
Number of shares in each railroad?			
State par value and market value, per share :—			
	Par Value.	Market Value.	
22 shares Concord Railroad,	\$50 00	\$38 00	
46 do Michigan Central Railroad,	100 00	96 00	
47 do Old Colony Railroad,	100 00	86 00	
12 do Michigan Southern Railroad,	100 00	88 00	
Amount of bonds in each railroad?			
State par value and market value, per share :—			
\$2,000 Rutland R. R. 1st mort. bonds,	— —	\$3 20 per \$1,000.	
\$1,000 Ogdensburg Railroad bonds,	— —	5 70 “ “	
\$1,000 Vt. Central Railroad bonds,	— —	2 60 “ “	
Amount invested in real estate, at cost, on the books of the Company?			None.
State in full all other investments :—			
Mortgage of real estate,			2,000 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?			No.
Cash on hand and in bank?			3,940 53
Cash in hands of agents?			13,730 83
Amount of losses paid, in each class, the last year :—			
First Class,	.	.	289 60
Second Class,	.	.	2,037 91
Third Class,	.	.	6,590 99
Fourth Class,	.	.	10,179 36
Amount assessed on notes, in each class, the past year?			None.
Amount assessed beyond the amount of notes, in each class?			None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class?			Whole amount
Amount of assessments past due and not paid, in each class?			— —
Amount of policies terminated, in each class, the past year :—			
First Class,	.	.	133,649 00
Second Class,	.	.	461,769 00
Third Class,	.	.	889,754 00
Fourth Class,	.	.	628,778 00
Amount of policies issued, in each class, the last year :—			
First Class,	.	.	148,440 00
Second Class,	.	.	373,731 00
Third Class,	.	.	763,571 00
Fourth Class,	.	.	622,923 00
Amount of cash received for such policies, in each class, the last year :—			
First Class,	.	.	1,865 67
Second Class,	.	.	5,913 86
Third Class,	.	.	8,082 80
Fourth Class,	.	.	11,610 00
Amount of premiums received in notes for the same, in each class, the last year :—			
First Class,	.	.	1,865 67
Second Class, (guarantees,)	.	.	5,913 86
Third Class,	.	.	8,082 80
Fourth Class,	.	.	11,610 00
Amount of losses ascertained and unpaid, in each class?			None in either.

Amount of losses claimed, other than those ascertained and unpaid:—	
First Class,	None.
Second Class,	None.
Third Class,	\$400 00
Fourth Class,	835 00
Amount of cash dividends paid to policy holders, in each class, the last year:—	
First Class,	45 75
Second Class,	76 83
Third Class,	156 40
Fourth Class,	195 20
Amount of assessments beyond the notes received, in each class, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	1,019 00
Amount insured on real estate?	} Cannot be separated, real and personal property being insured together.
Amount insured on personal property?	
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year? Expenses,	
\$5,051.87; Taxes and Commissions, \$3,047.23.	
What proportion of the property insured is in Massachusetts?	52½ per cent.
What proportion of losses occurred on property situated in Massachusetts?	47 per cent.

HAMPSHIRE MUTUAL FIRE INSURANCE CO., NORTHAMPTON.

[Incorporated, March 6, 1830—Commenced business, July 1, 1832.]

SAM'L F. LYMAN, *President.**Secretary,* HARVEY KIRKLAND.

Amount insured by existing policies?			\$3,483 284 00
Amount of premiums and deposits on the same?			143,716 89
Amount of premiums and deposits received in cash?			47,905 63
Number of shares in each bank? State par value and market value, per share,			None.
Number of shares in each railroad?			
State par value and market value, per share:—	Par Value.	Market Value.	
35 shares Conn. River, (old stock,)	\$100 00	\$50 00	
10 do do do (prefer'd stock)	100 00	65 00	
Amount of bonds in each railroad? State par value and market value, per share,			None.
Amount invested in real estate, at cost, on the books of the Company?			None.
State in full all other investments:—			
Notes for money loaned, mostly secured by mortgages on real estate,			28,576 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?			None.
Cash on hand and in bank?			200 39
Cash in hands of agents?			None.
Amount of losses paid the last year?			4,289 50
Amount assessed on notes the past year?			No assessment.
Amount assessed beyond the amount of notes?			No assessment.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?			None.
Amount of assessments past due and not paid?			None.
Amount of policies terminated the past year?			438,335 00
Amount of policies issued the last year?			526,115 00
Amount of cash received for such policies the last year?			7,127 61
Amount of premiums received in notes for the same the last year?			14,255 22
Amount of losses ascertained and unpaid?			None.
Amount of losses claimed, other than those ascertained and unpaid?			None.
Amount of cash dividends paid to policy holders the last year?			2,882 62
Amount of assessments beyond the notes received the last year?			No assessment.
Amount owned for money borrowed, and on what securities?			None.
Highest rate of interest paid?			None paid.
Highest rate of interest received? Except for dividends on stocks,			6 per cent.
Amount received for interest?			1,519 19
Amount insured on real estate?	} On real and personal,		526,115 00
Amount insured on personal property?			
Amount of delinquent notes not charged to profit and loss account?			None.
Amount paid for expenses, taxes and commissions, the last year?			938 74
What proportion of the property insured is in Massachusetts?			Whole amount
What proportion of the losses occurred on property situated in Massachusetts?			Whole amount

HAVERHILL MUTUAL FIRE INSURANCE CO., HAVERHILL.

[Incorporated, February 19, 1831—Commenced business, December 25, 1841.]

ALFRED KITTREDGE, *President.**Secretary,* MOSES F. PEASLEE.

Amount insured by existing policies, in each class :—		
First Class,		\$858,614 00
Second Class,		1,566,432 00
Third Class,		362,387 00
Fourth Class,		1,514,808 00
Amount of premiums and deposits on the same, in each class :—		
First Class,		68,955 27
Second Class,		140,585 24
Third Class,		49,721 25
Fourth Class,		320,290 30
Amount of premiums and deposits received in cash, in each class :—		
First Class,		6,895 52
Second Class,		14,058 52
Third Class,		4,972 13
Fourth Class,		32,029 03
Number of shares in each bank? State par value and market value, per share,		None.
Number of shares in each railroad? State par value and market value, per share,		None.
Amount of bonds in each railroad? State par value and market value, per share,		None.
Amount invested in real estate, at cost, on the books of the Company?		None.
State in full all other investments :—		
Notes, part of them secured by mortgage,		5,472 24
Are any of the assets or securities of the Company pledged for liabilities of the		
Company? If yea, state particularly what?		No.
Cash on hand and in bank?		1,617 41
Cash in hands of agents?		10,794 96
Amount of losses paid, in each class, the last year :—		
First Class,		1,083 32
Second Class,		233 75
Third Class,		4,561 40
Fourth Class,		20,241 13
Amount assessed on notes, in each class, the past year :—		
First Class,		68 27
Second Class,		None.
Third Class,		2,750 00
Fourth Class,		16,424 00
Amount assessed beyond the amount of notes, in each class :—		
First Class,		None.
Second Class,		None.
Third Class,		None.
Fourth Class,		None.
Amount of liabilities of the assured to further assessments in addition to the		
amount already assessed, in each class :—		
First Class,		199,971 19
Second Class,		407,697 20
Third Class,		143,191 62
Fourth Class,		922,700 70
Amount of assessments past due and not paid, in each class :—		
First Class,		12 04
Second Class,		None.
Third Class,		2,340 99
Fourth Class,		2,723 14
Amount of policies terminated, in each class, the past year :—		
First Class,		85,059 00
Second Class,		189,522 00
Third Class,		429,327 00
Fourth Class,		1,233,118 00
Amount of policies issued, in each class, the last year :—		
First Class,		220,770 00
Second Class,		401,444 00
Third Class,		115,830 00
Fourth Class,		1,279,221 00
Amount of cash received for such policies, in each class, the last year :—		
First Class,		1,921 53
Second Class,		3,562 57
Third Class,		1,327 18
Fourth Class,		24,293 93
Amount of premiums received in notes for the same, in each class, the last year :—		
First Class,		19,215 33
Second Class,		35,625 72
Third Class,		13,271 75
Fourth Class,		237,489 80

Amount of losses ascertained and unpaid, in each class:—		
First Class,		\$450 00
Second Class,		40 00
Third Class,		705 55
Fourth Class,		8,560 00
Amount of losses claimed, other than those ascertained and unpaid:—		
First Class,		None.
Second Class,		200 00
Third Class,		None.
Fourth Class,		4,300 00
Amount of cash dividends paid to policy holders, in each class, the last year:—		
First Class,		85 47
Second Class,		520 70
Third Class,		16 50
Fourth Class,		27 00
Amount of assessments beyond the notes received, in each class, the last year:—		
First Class,		None.
Second Class,		None.
Third Class,		None.
Fourth Class,		None.
Amount owed for money borrowed, and on what securities? Company's notes,		2,000 00
Highest rate of interest paid?		6 per cent.
Highest rate of interest received?		6 per cent.
Amount received for interest? By Treasurer,		303 95
Amount insured on real estate?		3,008,041 00
Amount insured on personal property?		1,288,700 00
Amount of delinquent notes not charged to profit and loss account?		None.
Amount paid for expenses, taxes and commissions, the last year?		5,815 24
What proportion of the property insured is in Massachusetts?		Four-fifths.
What proportion of the losses occurred on property situated in Massachusetts?		Four-fifths.

HINGHAM MUTUAL FIRE INSURANCE CO., HINGHAM.

[Incorporated, March 4, 1826—Commenced business, September 1, 1826.]

SOLOMON LINCOLN, *President.**Secretary,* DAVID HARDING.

Amount insured by existing policies?		\$6,257,720 00
Amount of premiums and deposits on the same?		249,678 27
Amount of premiums and deposits received in cash?		83,661 94
Number of shares in each bank? State par value and market value, per share:—	Par Value.	Market Value.
53 shares Hingham Bank,	\$70 00	\$76 00
30 do Old Colony Bank,	100 00	108 00
15 do Abington Bank,	100 00	108 00
15 do North Bridgewater Bank,	100 00	104 00
10 do Globe Bank,	100 00	117 00
13 do Hamilton Bank,	100 00	115 00
12 do Union Bank,	100 00	112 00
20 do Eagle Bank,	100 00	108 00
50 do State Bank,	60 00	66 00
20 do Bank of North America,	100 00	103 00
15 do Bank of Commerce,	100 00	100 00
20 do Webster Bank,	100 00	104 00
Number of shares in each railroad?	\$23,710 00	\$25,557 00
State par value and market value, per share:—		
22 shares Old Colony and Fall River,	\$100 00	\$83 00
Amount of bonds in each railroad?		
State par value and market value, per share:—		
Rutland 1st mortgage 7's,	3,000 00	1,050 00
Amount invested in real estate, at cost, on the books of the Company?		1,036 42
State in full all other investments:—		
Notes secured by mortgages on real estate,	\$23,206.00,	} 37,326 21
Notes with personal security,	3,220.00,	
Notes secured by pledge of bank and railroad stocks,	4,990.00,	
Plymouth Water Serip,	3,500.00,	
Deposit in Hingham Savings Institutions,	1,000.00,	
Interest accrued on securities, to date,	1,410.21,	

Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank?	\$412 33
Cash in hands of agents?	979 34
Amount of losses paid the last year?	1,619 00
Amount assessed on notes, the past year?	Nothing.
Amount assessed beyond the amount of notes?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? No assessment has ever been made,	249,678 27
Amount of assessments past due and not paid?	Nothing.
Amount of policies terminated the past year?	675,358 00
Amount of policies issued the last year?	1,084,162 00
Amount of cash received for such policies the last year?	14,638 94
Amount of premiums received in notes for the same, the last year?	28,851 32
Amount of losses ascertained and unpaid?	Nothing.
Amount of losses claimed, other than those ascertained and unpaid?	Nothing.
Amount of cash dividends paid to policy holders, the last year? 77 per cent.	6,951 37
Amount of assessments beyond the notes received, the last year?	Nothing.
Amount owed for money borrowed, and on what securities?	Nothing.
Highest rate of interest paid?	Nothing.
Highest rate of interest received? Excepting on bank stock,	6 per cent.
Amount received for interest?	3,798 53
Amount insured on real estate?	5,813 225 00
Amount insured on personal property? Household furniture,	444,495 00
Amount of delinquent notes not charged to profit and loss account?	Nothing.
Amount paid for expenses, taxes and commissions, the last year?	1,374 85
What proportion of the property insured is in Massachusetts?	The whole.
What proportion of the losses occurred on property situated in Massachusetts?	- - -

HOLLISTON MUTUAL FIRE INSURANCE CO., HOLLISTON.

[Incorporated, February 2, 1841—Commenced business, May 3, 1841.]

ALDEN LELAND, *President.**Secretary,* THOS. E. ANDREWS.

Amount insured by existing policies? Whole amount,	\$1,555,787 85
Amount of premiums and deposits on the same?	156,363 18
Amount of premiums and deposits received in cash?	7,012 38
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments:— Iron safe, books, blanks, and office furniture,	300 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank?	885 25
Cash in hands of agents?	240 87
Amount of losses paid the last year? Eleven months. Whole amount of loss this year, \$73; loss last year, paid since last report, \$460.50.	None.
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	142,000 00
Amount of assessments past due and not paid?	136 48
Amount of policies terminated the past year? Eleven months,	178,630 00
Amount of policies issued the last year? Eleven months,	244,121 50
Amount of cash received for such policies the last year? Eleven months,	1,695 93
Amount of premiums received in notes for the same, the last year? Eleven months,	28,843 22
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders, the last year?	None.
Amount of assessments beyond the notes received, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	5 per cent.
Amount received for interest?	33 33
Amount insured on real estate?	181,401 50
Amount insured on personal property?	62,720 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year? Eleven months,	460 00
What proportion of the property insured is in Massachusetts?	All in Mass.
What proportion of the losses occurred on property situated in Massachusetts?	All in Mass.

HOLYOKE MUTUAL FIRE INSURANCE CO., SALEM.

[Incorporated, March 14, 1843—Commenced business, May 23, 1843.]

AUGUSTUS STORY, *President.*

Secretary, JOHN T. BURNHAM.

Amount insured by existing policies, in each class :—

First Class,	\$3,334,593.00,	} \$6,786,559 25
Second Class,	3,451,966.25,	

Amount of premiums and deposits on the same, in each class :—

First Class,	116,149.04,	} 227,056 63
Second Class,	110,907.59,	

Amount of premiums and deposits received in cash, in each class :—

First Class,	33,094.76,	} 73,202 87
Second Class,	40,108.11,	

Number of shares in each bank? State par value and market value, per share :—

	Par Value.	Market Value.
26 shares Mercantile Bank, Salem,	\$100 00	\$98 00
33 do Exchange Bank, Salem,	66 67	68 00
23 do Salem Bank, Salem,	100 00	92 00
30 do Asiatic Bank, Salem,	30 00	35 00
6 do Naumkeag Bank, Salem,	100 00	103 00
10 do City Bank, Lynn,	100 00	98 00

Number of shares in each railroad?

State par value and market value, per share :—

16 shares Old Colony and Fall River,	100 00	86 00
10 do Western Railroad,	100 00	91 00
10 do Fitchburg,	100 00	73 00
27 do Portl'd, Saco & Portsmouth,	100 00	86 00
20 do Mich. Southern & No. Ind.,	100 00	88 00
16 do Michigan Central,	100 00	95 00
20 do Concord,	50 00	40 00

Amount of bonds in each railroad?

State par value and market value, per share :—

Rutland & Burlington R. R., 1st mort.,	2,000 00	650 00
Northern Ogdensburg, 1st mortgage,	1,000 00	570 00
Michigan Cent. bonds, 1857, 1858 & 1860,	3,000 00	3,000 00
Vt. Central bonds, 1st mortgage,	1,000 00	250 00

Amount invested in real estate, at cost, on the books of the Company?

None.

State in full all other investments :—

Loaned on first mortgages,		25,550 00
Loaned on notes with collateral,	\$4,850.00,	} 11,229 89
Notes receivable,	932.00,	
Bangor City stock,	1,000.00,	
Other assets are—Premiums earned on old notes, (estimated value.)		

Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?

None.

Cash on hand and in bank?

7,716 10

Cash in hands of agents? This item is sum of balances against agents,

6,399 05

Amount of losses paid, in each class, the last year :—

First Class,	1,344.15,	} 17,722 90
Second Class,	16,378.75,	

Amount assessed on notes, in each class, the past year* :—

First Class,	785.97,	} 3,270 61
Second Class,	2,484.64,	

Amount assessed beyond the amount of notes, in each class?

None.

Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class :—

First Class,	146,572.95,	} 286,973 05
Second Class,	140,400.13,	

Amount of assessments past due and not paid, in each class? Included in agents' balances and other assets.

Amount of policies terminated, in each class, the past year :—

First Class,	869,186.50,	} 3,120,671 48
Second Class,	2,251,484.98,	

Amount of policies issued, in each class, the last year :—

First Class,	1,032,556.00,	} 3,822,074 23
Second Class,	2,769,518.23,	

*Assessments have been made only on notes given prior to February 1, 1852, before which date a nominal premium only was paid. The answer includes assessments ordered for collection, and those not so ordered, and embraces notes in force at date only.

Amount of cash received for such policies, in each class, the last year * :—			
First Class,	\$11,581.56,	}	\$41,910 65
Second Class,	30,329.09,		
Amount of premiums received in notes for the same, in each class, the last year :—			
First Class,	11,581.56,	}	41,910 65
Second Class,	30,329.09,		
Amount of losses ascertained and unpaid, in each class?			None.
Amount of losses claimed, other than those ascertained and unpaid :—			
First Class,	363.00,	}	2,483 20
Second Class,	2,120.20,		
Amount of cash dividends paid to policy holders, in each class, the last year :—			
First Class,	578.62,	}	1,833 73
Second Class,	1,258.11,		
Amount of assessments beyond the notes received, in each class, the last year?			None.
Amount owed for money borrowed, and on what securities?			Nothing.
Highest rate of interest paid?			6 per cent.
Highest rate of interest received?			6 per cent.
Amount received for interest? Including dividends received :—			
First Class,	1,389.73,	}	3,274 13
Second Class,	1,884.40,		
Amount insured on real estate?			4,868,337 14
Amount insured on personal property?			1,918,222 11
Amount of delinquent notes not charged to profit and loss account?			—
Amount paid for expenses, taxes and commissions, the last year?			9,208 00
What proportion of the property insured is in Massachusetts?			About 73 per cent.
What proportion of the losses occurred on property situated in Massachusetts?			About 60 per cent. during the last year.

HOUSATONIC MUTUAL FIRE INSURANCE CO., STOCKBRIDGE.

[Incorporated, 1854—Commenced business, August 1, 1854.]

C. M. OWEN, *President.**Secretary, J. E. FIELD.*

Amount insured by existing policies?	\$1,026,419 50
Amount of premiums and deposits on the same?	35,896 28
Amount of premiums and deposits received in cash?	9,416 43
Number of shares in each bank? State par value and market value, per share.	—
Number of shares in each railroad? State par value and market value, per share :—	—
Stockbridge and Pittsfield Railroad, par value, \$100; market value, \$75.	—
Amount of bonds in each railroad? State par value and market value, per share,	—
Amount invested in real estate, at cost, on the books of the Company?	—
State in full all other investments :—	
Loaned on call, well secured personal security,	2,443 79
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	
Cash on hand and in bank? In bank, \$355.10; in hands of Twing, \$155.10,	510 20
Cash in hands of agents?	433 62
Amount of losses paid the last year?	235 00
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	
Amount of assessments past due and not paid?	71,792 56
Amount of policies terminated the past year?	None.
Amount of policies issued the last year?	133,861 75
Amount of cash received for such policies the last year?	177,886 25
Amount of premiums received in notes for the same the last year?	1,769 44
Amount of losses ascertained and unpaid?	3,538 88
Amount of losses claimed other than those ascertained and unpaid? This does not include a disputed claim of \$2,000, made in 1854.	
Amount of cash dividends paid to policy holders the last year?	None.
Amount of assessments beyond the notes received the last year?	375 00
Amount owed for money borrowed, and on what securities?	637 42
Highest rate of interest paid?	None.
Highest rate of interest received? On railroad stock, 7 per cent.; on notes,	6 per cent.
Amount received for interest?	286 00
Amount insured on real estate?	—
Amount insured on personal property?	—
Amount of delinquent notes not charged to profit and loss account?	—
Amount paid for expenses, taxes and commissions, the last year? About	300 00
What proportion of the property insured is in Massachusetts? I am unable to state precisely; we have but little out of Massachusetts.	
What proportion of the losses occurred on property situated in Massachusetts? \$84 in Massachusetts; \$151 in Connecticut.	

* The answer gives gross amount, and is subject to deduction for policies marked "refused," and for commissions.

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated, May 6, 1832—Commenced business, May 8, 1832.]

J. H. B. AYER, *President.**Secretary,* JACOB ROBBINS.

Amount insured by existing policies?	\$674,000 50
Amount of premiums and deposits on the same?	50,977 02
Amount of premiums and deposits received in cash?	7,520 15
Number of shares in each bank? State par value and market value, per share.	None.
Number of shares in each railroad? State par value and market value, per share.	None.
Amount of bonds in each railroad? State par value and market value, per share.	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments?	None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank? Cash on hand, \$44.90; due on policies, \$280.91; due for rent, \$62.	387 81
Cash in hands of agents?	None.
Amount of losses paid the last year?	2,240 05
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? \$1,400 for a loss which occurred last May. The notes are liable to be assessed triple their amount and the premiums paid thereon. The notes for nearly half the amount insured in this office have not been assessed at all.	
Amount of assessments past due and not paid?	77 38
Amount of policies terminated the past year?	288,126 50
Amount of policies issued the last year?	240,699 50
Amount of cash received for such policies, the last year?	1,610 79
Amount of premiums received in notes for the same, the last year?	4,832 39
Amount of losses ascertained and unpaid?	774 19
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders, the last year?	None.
Amount of assessments beyond the notes received, the last year?	—
Amount owed for money borrowed, and on what securities? The Company owe a note of \$600 to a bank, signed by the directors.	
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	—
Amount received for interest?	—
Amount insured on real estate?	582,000 50
Amount insured on personal property?	92,500 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year? The amount does not exceed \$700, salaries and all.	
What proportion of the property insured is in Massachusetts? All but	1,100 00
What proportion of the losses occurred on property situated in Massachusetts?	—

The Company have taken no risks out of the city of Lowell, nor have they renewed any policies of insurance on property out of Lowell, for the last three years. The business of the Company is hereafter to be confined exclusively to Lowell.

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated, February 20, 1828—Commenced business, August 1, 1828.]

N. D. CHASE, *President.**Secretary,* ANDREWS BREED.

Amount insured by existing policies?	\$1,312,865 00
Amount of premiums and deposits on the same?	89,744 00
Amount of premiums and deposits received in cash? Amount of premium, \$18,623.16; Amount of Deposit Notes, \$71,120.88.	89,744 04
Number of shares in each bank? State par value and market value, per share:—	
13 shares Loughton Bank, Lynn,	Par Value. Market Value.
35 do Lynn Mechanics' Bank,	\$100 00 \$100 00
Number of shares in each railroad? State par value and market value, per share:—	80 00 90 00
30 shares Eastern Railroad,	100 00 40 00
25 do Portland, Saco & Portsmouth,	100 00 88 00

Amount of bonds in each railroad? State par value and market value, per share:—	Par Value.	Market Value.	
Eastern Railroad Bonds,	\$2,600 00	— —	
East Boston Ferry Bonds,	200 00	— —	
Amount invested in real estate, at cost, on the books of the Company?			None.
State in full all other investments:—			
Notes secured by mortgage,			\$3,600 00
Notes secured by collateral,			800 00
Notes against City of Lynn,			1,500 00
2 shares in East Boston Ferry Company,			100 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?			No.
Cash on hand and in bank?			1,255 15
Cash in hands of agents?			None.
Amount of losses paid the last year?			161 21
Amount assessed on notes the past year?			None.
Amount assessed beyond the amount of notes?			None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?			89,744 04
Amount of assessments past due and not paid?			None.
Amount of policies terminated the past year?			209,935 00
Amount of policies issued the last year?			255,305 00
Amount of cash received for such policies, the last year?			3,520 34
Amount of premiums received in notes for the same, the last year?			14,081 44
Amount of losses ascertained and unpaid?			None.
Amount of losses claimed other than those ascertained and unpaid?			None.
Amount of cash dividends paid to policy holders, the last year?			2,722 40
Amount of assessments beyond the notes received, the last year?			None.
Amount owed for money borrowed, and on what securities?			None.
Highest rate of interest paid?			None.
Highest rate of interest received? On bank stock,			10 per cent.
Amount received for interest?			1,089 00
Amount insured on real estate?			1,191,030 00
Amount insured on personal property?			121,885 00
Amount of delinquent notes not charged to profit and loss account?			None.
Amount paid for expenses, taxes and commissions, the last year?			646 28
What proportion of the property insured is in Massachusetts?			All.
What proportion of the losses occurred on property situated in Massachusetts?			All.

MARLBOROUGH MUTUAL FIRE INS. CO., MARLBOROUGH.

[Incorporated, March 23, 1836—Commenced business, June 1, 1836.]

J. S. WITHERBEE, *President.**Secretary,* HOLLIS LORING.

Amount insured by existing policies?	\$1,202,496 00
Amount of premiums and deposits on the same?	98,343 00
Amount of premiums and deposits received in cash?	2,864 00
Number of shares in each bank? State par value and market value, per share,	— —
Number of shares in each railroad? State par value and market value, per share,	— —
Amount of bonds in each railroad? State par value and market value, per share,	— —
Amount invested in real estate, at cost, on the books of the Company?	— —
State in full all other investments?	— —
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	— —
Cash on hand and in bank?	315 67
Cash in hands of agents?	74 19
Amount of losses paid the last year?	417 50
Amount assessed on notes the past year?	3,039 59
Amount assessed beyond the amount of notes?	— —
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	187,922 41
Amount of assessments past due and not paid?	1,009 59
Amount of policies terminated the past year?	151,105 00
Amount of policies issued the last year?	198,631 00
Amount of cash received for such policies the last year?	516 00
Amount of premiums received in notes for the same the last year?	17,200 00
Amount of losses ascertained and unpaid?	— —
Amount of losses claimed, other than those ascertained and unpaid?	200 00
Amount of cash dividends paid to policy holders the last year?	— —
Amount of assessments beyond the notes received the last year?	— —
Amount owed for money borrowed, and on what securities?	200 00
Highest rate of interest paid?	6 per cent.

Highest rate of interest received?	6 per cent.
Amount received for interest?	—
Amount insured on real estate?	—
Amount insured on personal property?	—
Amount of delinquent notes not charged to profit and loss account?	—
Amount paid for expenses, taxes and commissions, the last year?	\$275 13
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	All.

MASSACHUSETTS MUTUAL FIRE INSURANCE CO., BOSTON.

[Incorporated, March 2, 1798—Commenced business, March 21, 1798.]

CHARLES WELLS, *President*.*Secretary*, WILLIAM TUFTS.

Amount insured by existing policies?	\$14,207,985 00
Amount of premiums and deposits on the same?	231,886 34
Amount of premiums and deposits received in cash?	The whole.

Number of shares in each bank? State par value and market value, per share,

Par Value.

Market Value.

150 shares Union Bank,	\$100 00	\$111 00
300 do Boston Bank,	50 00	59 00
100 do Suffolk Bank,	100 00	126 00
150 do Tremont Bank,	100 00	113 00
200 do State Bank,	60 00	66 00
230 do Merchants' Bank,	100 00	105 00
100 do Hamilton Bank,	100 00	118 00
32 do Globe Bank,	100 00	119 00
100 do New England Bank,	100 00	112 00
150 do Columbian Bank,	100 00	106 00
60 do Worcester Bank, Worcester,	100 00	—

Number of shares in each railroad? State par value and market value, per share, None.
 Amount of bonds in each railroad? State par value and market value, per share, None.
 Amount invested in real estate, at cost, on the books of the Company? None.

State in full all other investments:—

Notes secured by mortgage, and interest accumulated,	80,473 66
Note secured by Mass. stock,	9,178 50
Notes of City of Boston,	10,082 33

Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what? Not any.

Cash on hand and in bank? 6,277 25

Cash in hands of agents? Have no agents

Amount of losses paid the last year? 11,227 20

Amount assessed on notes the past year? Not any.

Amount assessed beyond the amount of notes? Not any.

Amount of liabilities of the assured to further assessments in addition to the amount already assessed? 463,772 68

Amount of assessments past due and not paid? Not any.

Amount of policies terminated the past year? 2,034,775 00

Amount of policies issued the last year? 2,145,650 00

Amount of cash received for such policies the last year? 35,784 05

Amount of premiums received in notes for the same, the last year? Not any.

Amount of losses ascertained and unpaid? 665 00

Amount of losses claimed, other than those ascertained and unpaid? Not any.

Amount of cash dividends paid to policy holders, the last year? 32,086 08

Amount of assessments beyond the notes received, the last year? Not any.

Amount owed for money borrowed, and on what securities? Not any.

Highest rate of interest paid? None paid.

Highest rate of interest received? 6 per cent.

Amount received for interest? Interest on notes and bank dividends, 16,411 00

Amount insured on real estate? See answer to "Amount insured by existing policies," The whole.

Amount insured on personal property? Not any.

Amount of delinquent notes not charged to profit and loss account? Not any.

Amount paid for expenses, taxes and commissions, the last year? 6,916 62

What proportion of the property insured is in Massachusetts? The whole.

What proportion of the losses occurred on property situated in Massachusetts? The whole.

MECHANICS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, April 15, 1836—Commenced business, September 1, 1836.]

SOLOMON HOVEY, *President*.*Secretary*, OSBORN B. HALL.

Amount insured by existing policies?	\$16,675,310 00
Amount of premiums and deposits on the same?	421,592 07
Amount of premiums and deposits received in cash?	213,831 40

Number of shares in each bank? State par value and market value, per share:—	Par Value.	Market Value.
110 shares North Bank,	\$100 00	\$102 00
213 do State Bank,	60 00	65 50
20 do Shoe and Leather Dealers',	100 00	112 50
48 do Bunker Hill Bank,	100 00	108 00
33 do Massachusetts Bank,	250 00	252 50
49 do City Bank,	100 00	106 00
82 do Washington Bank,	100 00	105 00
20 do Globe Bank,	100 00	119 00
60 do Atlas Bank,	100 00	107 00
33 do Granite Bank,	100 00	97 00
62 do Atlantic Bank,	100 00	98 00
80 do Boylston Bank,	100 00	112 00
25 do Mechanics' Bank,	100 00	108 50
35 do Merchants' Bank,	100 00	104 50
35 do Grocers' Bank,	100 00	20 00
50 do Traders' Bank,	100 00	104 00
56 do Blackstone Bank,	100 00	106 00
10 do Faneuil Hall Bank,	100 00	109 00
20 do Eliot Bank,	100 00	100 00

Number of shares in each railroad? State par value and market value, per share,	—
Amount of bonds in each railroad? State par value and market value, per share,	—
Amount invested in real estate, at cost, on the books of the Company?	—
State in full all other investments:—	
Notes receivable, secured by mortgages on real estate in the City of Boston,	52,680 00
Amount of interest accrued on deposit notes,	41,800 51
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	—
Cash on hand and in bank? On hand, \$873.60; in bank, \$4,004.89,	4,878 49
Cash in hands of agents?	—
Amount of losses paid the last year?	23,703 05
Amount assessed on notes the past year?	—
Amount assessed beyond the amount of notes?	—
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	822,421 92
Amount of assessments past due and not paid?	—
Amount of policies terminated the past year?	2,526,785 00
Amount of policies issued the last year?	2,955,525 00
Amount of cash received for such policies the last year?	35,755 83
Amount of premiums received in notes for the same the last year?	31,824 78
Amount of losses ascertained and unpaid?	523 36
Amount of losses claimed, other than those ascertained and unpaid?	—
Amount of cash dividends paid to policy holders the last year?	9,613 97
Amount of assessments beyond the notes received the last year?	—
Amount owed for money borrowed, and on what securities?	—
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	2,758 90
Amount insured on real estate?	16,320,910 00
Amount insured on personal property?	354,400 00
Amount of delinquent notes not charged to profit and loss account?	—
Amount paid for expenses, taxes and commissions, the last year? Commissions, taxes, expenses,	8,645 40
What proportion of the property insured is in Massachusetts?	The whole.
What proportion of the losses occurred on property situated in Massachusetts?	The whole.

MECHANICS' MUTUAL FIRE INS. COMPANY, WORCESTER.

[Incorporated, March 31, 1855—Commenced business, May 1, 1855.]

HENRY A. DENNY, *President.**Secretary,* WM. S. DENNY.

Amount insured by existing policies, in each class :—		
Manufacturers',	\$1,169,495 00	
Mechanics',	198,811 00	
Amount of premiums and deposits on the same, in each class :—		
Manufacturers',	71,604 66	
Mechanics',	14,755 42	
Amount of premiums and deposits received in cash, in each class :—		
Manufacturers',	11,831 58	
Mechanics',	2,694 13	
Number of shares in each bank? State par value and market value, per share,	None.	
Number of shares in each railroad? State par value and market value, per share,	None.	
Amount of bonds in each railroad? State par value and market value, per share,	None.	
Amount invested in real estate, at cost, on the books of the Company?	None.	
State in full all other investments :—		
City Bank,	\$2,900.00,	} 3,000 00
Bills receivable,	100.00,	
And to which may be added as assets—		
Assessments uncollected, a portion of which are not yet due,	3,306.84,	} 3,654 77
Premiums unpaid,	347.93,	
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.	
Cash on hand and in bank?	2,925 47	
Cash in hands of agents?	None.	
Amount of losses paid, in each class, the last year :—		
Manufacturers',	15,124 29	
Mechanics',	2,000 00	
Amount assessed on notes, in each class, the past year :—		
Manufacturers',	5,789 11	
Amount assessed beyond the amount of notes, in each class?	None.	
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class :—		
Manufacturers',	128,447 77	
Mechanics',	26,816 71	
Amount of assessments past due and not paid, in each class :—		
Manufacturers',	376 87	
Amount of policies terminated, in each class, the past year :—		
Manufacturers',	833,445 00	
Mechanics',	181,830 00	
Amount of policies issued, in each class, the last year :—		
Manufacturers',	1,214,495 00	
Mechanics',	227,861 00	
Amount of cash received for such policies, in each class, the last year :—		
Manufacturers',	11,761 03	
Mechanics',	2,812 79	
Amount of premiums received in notes for the same, in each class, the last year :—		
Manufacturers',	61,445 88	
Mechanics',	13,861 04	
Amount of losses ascertained and unpaid, in each class?	None.	
Amount of losses claimed other than those ascertained and unpaid?	None.	
Amount of cash dividends paid to policy holders, in each class, the last year :—		
Manufacturers',	298 34	
Mechanics',	362 17	
Amount of assessments beyond the notes received, in each class, the last year?	None.	
Amount owed for money borrowed, and on what securities?	None.	
Highest rate of interest paid?	None.	
Highest rate of interest received?	6 per cent.	
Amount received for interest?	344 73	
Amount insured on real estate?	{ "Real" and "personal" embraced in one item. A portion of our insurance is such as to render it impossible to keep the amounts separate.	
Amount insured on personal property?		
Amount of delinquent notes not charged to profit and loss account?	None.	
Amount paid for expenses, taxes and commissions, the last year?	3,875 05	
What proportion of the property insured is in Massachusetts? About seven-thir-		
teenth, viz.,	733,831 00	
What proportion of the losses occurred on property situated in Massachusetts?		
About seven-seventeenth, viz.,	7,084 30	

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE CO., WORCESTER.

[Incorporated, April 6, 1846—Commenced business, January 1, 1847.]

ISAAC DAVIS, *President.*

Secretary, CHARLES L. PUTNAM.

Amount insured by existing policies?		\$8,352,552 00
Amount of premiums and deposits on the same?		284,209 35
Amount of premiums and deposits received in cash?		94,736 45
Number of shares in each bank? State par value and market value, per share:—		
	Par Value.	Market Value.
76 shares Central Bank, Worcester, .	\$100 00	\$106 00
17 do Mechanics' Bank, do .	100 00	110 00
5 do Oxford Bank, Oxford, .	100 00	100 00
Number of shares in each railroad? State par value and market value, per share,		None.
Amount of bonds in each railroad? State par value and market value, per share,		None.
Amount invested in real estate, at cost, on the books of the Company?		None.
State in full all other investments:—		
Loans on mortgage of real estate, .		9,600 00
Loans on personal security, .		48,033 05
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what, .		None.
Cash on hand and in bank?		6,783 16
Cash in hands of agents?		1,263 99
Amount of losses paid the last year? Which have occurred within the last year, .		14,963 61
Amount assessed on notes the past year?		None.
Amount assessed beyond the amount of notes?		None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? No liability beyond deposit notes. .		
Amount of assessments past due and not paid?		None.
Amount of policies terminated the past year?		4,411,404 00
Amount of policies issued the last year?		3,826,223 00
Amount of cash received for such policies the last year?		35,090 73
Amount of premiums received in notes for the same the last year?		70,181 46
Amount of losses ascertained and unpaid?		1,200 00
Amount of losses claimed other than those ascertained and unpaid?		5,500 00
Amount of cash dividends paid to policy holders the last year?		5,881 36
Amount of assessments beyond the notes received the last year?		None.
Amount owed for money borrowed, and on what securities?		None.
Highest rate of interest paid?		None.
Highest rate of interest received?		6 per cent.
Amount received for interest?		4,887 79
Amount insured on real estate?		5,325,971 00
Amount insured on personal property?		3,026,581 00
Amount of delinquent notes not charged to profit and loss account?		None.
Amount paid for expenses, taxes and commissions, the last year?		8,068 23
What proportion of the property insured is in Massachusetts?		Three-fourths.
What proportion of the losses occurred on property situated in Massachusetts?		Two-thirds.

MERRIMACK MUTUAL FIRE INSURANCE CO., ANDOVER.

[Incorporated, February, 1828—Commenced business, April 21, 1828.]

SAM'L MERRILL, *President.*

Secretary, SAM'L GRAY.

Amount insured by existing policies?	\$2,142,650 00
Amount of premiums and deposits on the same?	95,567 34
Amount of premiums and deposits received in cash?	15,927 89
Number of shares in each bank? State par value and market value, per share, .	— —
Number of shares in each railroad? State par value and market value, per share, .	— —
Amount of bonds in each railroad? State par value and market value, per share, .	— —
Amount invested in real estate, at cost, on the books of the Company?	— —
State in full all other investments:—	
Notes well secured, .	3,500 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what, .	— —

Cash on hand and in bank?	\$1,370 62
Cash in hands of agents?	71 29
Amount of losses paid the last year?	991 20
Amount assessed on notes the past year?	-
Amount assessed beyond the amount of notes?	-
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	238,918 35
Amount of assessments past due and not paid?	-
Amount of policies terminated the past year?	325,315 00
Amount of policies issued the last year?	442,595 00
Amount of cash received for such policies the last year?	3,960 85
Amount of premiums received in notes for the same the last year?	18,054 25
Amount of losses ascertained and unpaid?	-
Amount of losses claimed other than those ascertained and unpaid?	-
Amount of cash dividends paid to policy holders the last year?	-
Amount of assessments beyond the notes received the last year?	-
Amount owed for money borrowed, and on what securities?	-
Highest rate of interest paid?	-
Highest rate of interest received? With exchange,	6 per cent.
Amount received for interest?	161 00
Amount insured on real estate?	1,991,460 00
[The policies on real estate include some insurance on furniture, &c.]	
Amount insured on personal property?	251,190 00
Amount of delinquent notes not charged to profit and loss account?	-
Amount paid for expenses, taxes and commissions, the last year?	1,409 14
What proportion of the property insured is in Massachusetts?	Nearly all.
What proportion of the losses occurred on property situated in Massachusetts?	All.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated, March 3, 1826—Commenced business, May 17, 1826.]

DANIEL SHATTUCK, *President.**Secretary, N. BROOKS.*

Amount insured by existing policies?	\$6,303,947 00
Amount of premiums and deposits on the same?	403,702 00
Amount of premiums and deposits received in cash?	44,896 18
Number of shares in each bank? State par value and market value, per share:—	Par Value. Market Value.
10 shares Howard Banking Company,	\$100 00 \$97 00
35 do National Bank,	100 00 101 00
10 do Faneuil Hall Bank,	100 00 110 00
30 do Webster Bank,	100 00 104 00
15 do Bank of North America,	100 00 103 00
10 do Shawmut Bank,	100 00 105 00
15 do Eliot Bank,	100 00 100 50
10 do Blackstone Bank,	100 00 106 00
Number of shares in each railroad? State par value and market value, per share:—	
10 shares Fitchburg Railroad,	100 00 71 50
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	1,523 89
State in full all other investments:—	
In notes with collateral security,	\$8,200.00,
In mortgage of real estate,	2,500.00,
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	10,700 00
Cash on hand and in bank? In bank, \$3,115.34; on hand, \$165.01,	None.
Cash in hands of agents?	3,280 35
Amount of losses paid the last year?	1,649 93
Amount assessed on notes the past year?	6,541 95
Amount assessed beyond the amount of notes?	539 47
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	None.
Amount of assessments past due and not paid?	532,678 70
Amount of policies terminated the past year?	2,180 22
Amount of policies issued the last year?	1,219,659 00
Amount of cash received for such policies the last year?	1,125,005 00
Amount of premiums received in notes for the same the last year?	14,512 90
	43,538 26

Amount of losses ascertained and unpaid?	\$1,605 00
Amount of losses claimed, other than those ascertained and unpaid?	615 00
Amount of cash dividends paid to policy holders the last year?	1,127 81
Amount of assessments beyond the notes received the last year?	None.
Amount owned for money borrowed, and on what securities?	None.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest? And dividends last year,	1,056 02
Amount insured on real estate?	4,909,844 00
Amount insured on personal property?	1,394,103 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year? Expenses,	
\$1,774.14; Commissions, \$725.64,	2,499 78
What proportion of the property insured is in Massachusetts?	} All in Mid- dlex Co.
What proportion of the losses occurred on property situated in Massachusetts?	

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated, April 30, 1851—Commenced business, January 1, 1852.]

A. C. MAYHEW, *President.**Secretary,* C. F. CHAPIN.

Amount insured by existing policies?	\$747,990 00
Amount of premiums and deposits on the same?	30,739 50
Amount of premiums and deposits received in cash?	10,246 51
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments:—	
Endorsed notes, on demand, with interest,	4,869 03
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	629 30
Cash in hands of agents?	263 08
Amount of losses paid the last year?	None.
Amount assessed on notes the past year?	Nothing.
Amount assessed beyond the amount of notes? Have made no assessments.	
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	61,488 00
Amount of assessments past due and not paid?	—
Amount of policies terminated the past year?	230,685 00
Amount of policies issued the last year?	292,032 00
Amount of cash received for such policies the last year?	3,249 28
Amount of premiums received in notes for the same the last year?	6,498 56
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	389 03
Amount of assessments beyond the notes received the last year?	—
Amount owed for money borrowed, and on what securities?	Nothing.
Highest rate of interest paid?	None paid.
Highest rate of interest received?	6 per cent.
Amount received for interest?	208 98
Amount insured on real estate?	319,291 00
Amount insured on personal property?	428,699 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year? About	700 00
What proportion of the property insured is in Massachusetts? All except \$2,500.	
What proportion of the losses occurred on property situated in Massachusetts?	
Have made no losses the past year—all previous losses were in Massachusetts.	

MUTUAL FIRE ASSURANCE COMPANY OF SPRINGFIELD AND VICINITY, SPRINGFIELD.

[Incorporated, February, 1827—Commenced business, July, 1827.]

ELIJAH BLAKE, *President.*

Secretary, L. GORHAM.

Amount insured by existing policies ?	\$2,126,265 00
Amount of premiums and deposits on the same ?	137,146 41
Amount of premiums and deposits received in cash ?	27,429 28

Number of shares in each bank? State par value and market value, per share:—

	Par Value.	Market Value.
46 shares Chicopee Bank,	\$100 00	\$112 00
42 do Springfield Bank,	100 00	100 00
15 do John Hancock Bank,	100 00	104 00
22 do Western Bank,	100 00	100 00
50 do Hadley Falls Bank,	100 00	104 00
66 do Bank of Commerce,	100 00	100 00
10 do Cabot Bank,	100 00	100 00
10 do Monson Bank,	100 00	100 00

Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	Nothing.
State in full all other investments:—	

Cash loaned on call,	2,750 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank?	689 09
Cash in hands of agents?	Nothing.
Amount of losses paid the last year?	952 03
Amount assessed on notes the past year?	Nothing.
Amount assessed beyond the amount of notes?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	Nothing.
Amount of assessments past due and not paid?	Nothing.
Amount of policies terminated the past year?	314,200 00
Amount of policies issued the last year?	413,970 00
Amount of cash received for such policies the last year?	5,405 25
Amount of premiums received in notes for the same the last year?	21,621 00
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	3,329 71
Amount of assessments beyond the notes received the last year?	Nothing.
Amount owed for money borrowed, and on what securities?	Nothing.
Highest rate of interest paid?	Nothing.
Highest rate of interest received?	6 per cent.
Amount received for interest? Including bank dividends,	1,914 73
Amount insured on real estate?	413,970 00
Amount insured on personal property?	Nothing.
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	1,074 11
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	All.

MUTUAL SAFETY FIRE INSURANCE CO., SOUTH READING.

[Incorporated, March 15, 1853—Commenced business, August 6, 1853.]

L. EATON, *President.*

Secretary, WM. H. WILLIS.

Amount insured by existing policies, in each class:—	
First Class,	\$500,862 00
General Class,	853,363 00
Amount of premiums and deposits on the same, in each class:—	
First Class,	39,252 02
General Class,	53,701 84
Amount of premiums and deposits received in cash, in each class:—	
First Class,	2,482 92
General Class,	13,594 42

Number of shares in each bank? State par value and market value, per share, .	None.
Number of shares in each railroad? State par value and market value, per share, .	None.
Amount of bonds in each railroad? State par value and market value, per share, .	None.
Amount invested in real estate, at cost, on the books of the Company? .	None.
State in full all other investments? The funds of the Company are invested in satisfactory endorsed notes on call.	No.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	\$5,265 03
Cash on hand and in bank? Including notes on call.	1,214 79
Cash in hands of agents?	
Amount of losses paid, in each class, the last year:—	
First Class,	1,102 95
General Class,	3,940 00
Amount assessed on notes, in each class, the past year?	None.
Amount assessed beyond the amount of notes, in each class?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class?	{ Amount of notes.
Amount of assessments past due and not paid, in each class?	None.
Amount of policies terminated, in each class, the past year:—	
First Class,	112,978 00
General Class,	56,975 00
Amount of policies issued, in each class, the last year:—	
First Class,	217,772 00
General Class,	910,338 00
Amount of cash received for such policies, in each class, the last year:—	
First Class,	2,217 17
General Class,	14,164 17
Amount of premiums received in notes for the same, in each class, the last year:—	
First Class,	9,338 03
General Class,	41,816 67
Amount of losses ascertained and unpaid, in each class:—	
General Class,	2,000 00
Amount of losses claimed, other than those ascertained and unpaid? About \$500 on personal property in buildings not mentioned in application for insurance.	
Amount of cash dividends paid to policy holders, in each class, the last year:—	
First Class,	1,426 53
General Class,	833 60
Amount of assessments beyond the notes received, in each class, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	41 18
Amount insured on real estate?	760,591 00
Amount insured on personal property?	593,634 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year? About	3,000 00
What proportion of the property insured is in Massachusetts? All except about	160,000 00
What proportion of losses occurred on property situated in Massachusetts? All except	2,090 00

At a special meeting of the Company, held May 22, 1856, duly notified for that purpose, it was voted to form a new class, to be called the General Class. In accordance with this vote, the General Class commenced business on the 1st of June, 1856, with property to the amount of \$103,858.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated, February 11, 1829—Commenced business, August 1, 1829.]

JOHN BALCH, *President.*

Secretary, J. J. KNAPP.

Amount insured by existing policies?	\$628,310 00
Amount of premiums and deposits on the same?	21,181 53
Amount of premiums and deposits received in cash?	7,060 51

Number of shares in each bank? State par value and market value, per share:—	Par Value.	Market Value.
15 shares Washington Bank, Boston,	\$100 00	\$102 00
31 do Ocean Bank, Newburyport,	50 00	64 50
100 do Merchants' Bank, do	35 00	35 25
15 do Mechanics' Bank, do	100 00	106 00

Number of shares in each railroad? State par value and market value, per share,	-	-
Amount of bonds in each railroad? State par value and market value, per share,	-	-
Amount invested in real estate, at cost, on the books of the Company?	-	-
State in full all other investments?	-	-
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what:—	-	-
\$1,000, Savings Bank, Newburyport,	\$1,000	00
Cash on hand and in bank?	508	98
Cash in hands of agents?	-	-
Amount of losses paid the last year?	-	-
Amount assessed on notes the past year?	-	-
Amount assessed beyond the amount of notes?	-	-
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	-	-
Amount of assessments past due and not paid?	-	-
Amount of policies terminated the past year?	66,325	00
Amount of policies issued the last year?	20,850	00
Amount of cash received for such policies, the last year?	251	22
Amount of premiums received in notes for the same, the last year?	502	44
Amount of losses ascertained and unpaid?	-	-
Amount of losses claimed other than those ascertained and unpaid?	-	-
Amount of cash dividends paid to policy holders the last year?	340	00
Amount of assessments beyond the notes received the last year?	-	-
Amount owed for money borrowed, and on what securities?	-	-
Highest rate of interest paid?	-	-
Highest rate of interest received?	6 per cent.	-
Amount received for interest?	34	75
Amount insured on real estate?	597,585	00
Amount insured on personal property?	30,725	00
Amount of delinquent notes not charged to profit and loss account?	-	-
Amount paid for expenses, taxes and commissions, the last year?	205	51
What proportion of the property insured is in Massachusetts?	All.	-
What proportion of the losses occurred on property situated in Massachusetts?	-	-

NEW ENGLAND RAILROAD MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Not yet commenced business.]

THOS. B. HALL, *Secretary*.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated, February 12, 1825—Commenced business, July 1, 1825.]

JAMES RICHARDSON, *President*.

Secretary, I. CLEVELAND.

Amount insured by existing policies? Whole amount,	\$9,573,521	00
Amount of premiums and deposits on the same?	615,118	85
Amount of premiums and deposits received in cash?	123,023	77
Number of shares in each bank? State par value and market value, per share,	None.	-
Number of shares in each railroad? State par value and market value, per share,	None.	-
Amount of bonds in each railroad? State par value and market value, per share,	None.	-
Amount invested in real estate, at cost, on the books of the Company:—	-	-
In lot of land and building owned by Company,	10,500	00
Amount invested in mortgages on real estate security,	60,689	00
Amount of interest accrued and unpaid, Nov. 1, 1856,	2,544	76
Rents of building accrued and unpaid, Nov. 1, 1856,	347	01
State in full all other investments?	None.	-
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.	-
Cash on hand and in bank?	1,274	00
Cash in hands of agents? Balance due to Company on unsettled policies, being in cash and policies unsettled in the hands of agents, Nov. 1, 1856,	4,059	80
Amount of losses paid the last year:—	-	-
Paid of losses sustained during the year,	\$9,271.83,	-
Paid loss which occurred in 1854, and was contested by the Co.,	3,359.22,	-
Amount assessed on notes the past year?	12,631	05
Amount assessed beyond the amount of notes?	None.	-
	None.	-

Amount of liabilities of the assured to further assessments in addition to the amount already assessed? Usual liability provided by statute. Deposit notes are taken for four times the amount of premium, which is paid in cash.	
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	\$1,091,960 00
Amount of policies issued the last year?	1,435,978 00
Amount of cash received for such policies the last year?	18,713 02
Amount of premiums received in notes for the same the last year?	54,852 08
Amount of losses ascertained and unpaid? Not yet become due and payable,	5,871 63
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	7,397 10
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	3,316 50
Amount insured on real estate? Whole amount, except small sums on furniture, included in said policies,	9,573,521 00
Amount insured on personal property? None, except furniture included as above stated.	
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	2,266 78
What proportion of the property insured is in Massachusetts?	All in Nor-
What proportion of the losses occurred on property situated in Massachusetts?	folk County.

PENTUCKET MUTUAL FIRE INSURANCE CO., HAVERHILL.

[Incorporated, February 12, 1853—Commenced business, April 16, 1853.]

WALTER GOODELL, *President*.*Secretary*, CHAS. E. JEWETT.

Amount insured by existing policies, in each class:—		
First Class,	\$166,278.00,	} \$402,076 00
Second Class,	235,798.00,	
Amount of premiums and deposits on the same, in each class:—		
First Class,	3,581.56,	} 20,000 82
Second Class,	16,419.26,	
Amount of premiums and deposits received in cash, in each class:—		
First Class,	531.53,	} 2,891 72
Second Class,	2,330.19,	
Number of shares in each bank? State par value and market value, per share,		None.
Number of shares in each railroad? State par value and market value, per share,		None.
Amount of bonds in each railroad? State par value and market value, per share,		None.
Amount invested in real estate, at cost, on the books of the Company?		None.
State in full all other investments?		None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?		No.
Cash on hand and in bank?		1,098 10
Cash in hands of agents?		210 44
Amount of losses paid, in each class, the last year:—		
First Class,	28.52,	} 10,502 54
Second Class,	10,474.02,	
Amount assessed on notes, in each class, the past year:—		
Second Class,		7,777 07
Amount assessed beyond the amount of notes, in each class?		None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class:—		
First Class,	6,223.42,	} 28,818 94
Second Class,	12,595.52,	
Amount of assessments past due and not paid, in each class:—		
Second Class,		6,837 50
Amount of policies terminated, in each class, the past year:—		
First Class,	38,585.00,	} 252,780 00
Second Class,	214,195.00,	
Amount of policies issued, in each class, the last year:—		
First Class,	80,545.00,	} 339,808 00
Second Class,	259,263.00,	
Amount of cash received for such policies, in each class, the last year:—		
First Class,	758.04,	} 4,772 08
Second Class,	4,014.04,	
Amount of premiums received in notes for the same, in each class, the last year:—		
First Class,	758.04,	} 13,431 48
Second Class,	12,673.44,	
Amount of losses ascertained and unpaid, in each class?		None.

Amount of losses claimed, other than those ascertained and unpaid?		\$933 00
Amount of cash dividends paid to policy holders, in each class, the last year:—		
First Class,	41.25,	} 301 18
Second Class,	259.93,	
Amount of assessments beyond the notes received, in each class, the last year?		None.
Amount owed for money borrowed, and on what securities?	\$200 on Co.'s note.	
Highest rate of interest paid?		6 per cent.
Highest rate of interest received?		6 per cent.
Amount received for interest?		—
Amount insured on real estate:—		
First Class,	135,288.00,	} 245,353 00
Second Class,	110,070.00,	
Amount insured on personal property:—		
First Class,	30,990.00,	} 156,718 00
Second Class,	125,728.00,	
Amount of delinquent notes not charged to profit and loss account?		None.
Amount paid for expenses, taxes and commissions, the last year:—		
Expenses,	772.28,	} 1,249 48
Commissions,	477.20,	
What proportion of the property insured is in Massachusetts?		83½ per cent.
What proportion of the losses occurred on property situated in Massachusetts?		83 per cent.

PEOPLE'S EQUITABLE MUTUAL FIRE INSURANCE COMPANY, TAUNTON.

[Incorporated, March 21, 1848—Commenced business, April 20, 1848.]

ALBERT FIELD, *President.*

Secretary, PHILIP E. HILL.

Amount insured by existing policies?		\$2,607,615 00
Amount of premiums and deposits on the same?		126,672 03
Amount of premiums and deposits received in cash?		25,334 40
Number of shares in each bank? State par value and market value, per share,		None.
Number of shares in each railroad? State par value and market value, per share,		None.
Amount of bonds in each railroad? State par value and market value, per share,		None.
Amount invested in real estate, at cost, on the books of the Company:—		
Mortgage on real estate,		425 00
State in full all other investments:—		
Notes with endorsers,		2,998 33
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?		No.
Cash on hand and in bank?		300 15
Cash in hands of agents?		3,750 65
Amount of losses paid the last year?		2,225 80
Amount assessed on notes the past year?		Nothing.
Amount assessed beyond the amount of notes?		None made.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? Parties are liable for the face of the deposit note.		
Amount of assessments past due and not paid?		None.
Amount of policies terminated the past year?		271,190 00
Amount of policies issued the last year?		444,545 00
Amount of cash received for such policies the last year?		4,580 31
Amount of premiums received in notes for the same the last year?		18,321 24
Amount of losses ascertained and unpaid?		1,860 00
Amount of losses claimed other than those ascertained and unpaid?		None.
Amount of cash dividends paid to policy holders the last year?		545 48
Amount of assessments beyond the notes received the last year?		None.
Amount owed for money borrowed, and on what securities? Note of Company,		675 00
Highest rate of interest paid?		6 per cent.
Highest rate of interest received?		6 per cent.
Amount received for interest?		100 93
Amount insured on real estate?		1,667,065 00
Amount insured on personal property?		940,550 00
Amount of delinquent notes not charged to profit and loss account?		290 50
Amount paid for expenses, taxes and commissions, the last year:—		
Expenses,	\$1,786.99,	} 2,326 99
Commissions,	540.00,	
What proportion of the property insured is in Massachusetts?		19-20ths.
What proportion of the losses occurred on property situated in Massachusetts?		All.

PEOPLE'S MUTUAL INSURANCE COMPANY, BOSTON.

A. RICHARDSON, *President.**Secretary, C. T. RICHARDSON, JR.*

This Company discontinued taking risks June 12, 1854, and is now closing up its affairs.

PEOPLE'S MUTUAL FIRE INSURANCE CO., WORCESTER.

[Incorporated, 1847—Commenced business, May, 1847.]

E. H. HEMENWAY, *President.**Secretary, J. S. PARISH.*

Amount insured by existing policies, in each class :—		
Stock Department,	\$4,453,731.31, }	\$10,201,980 31
Mutual Department,	5,748,249.00, }	
Amount of premiums and deposits on the same, in each class :—		
Stock Department,	60,205.70, }	404,499 88
Mutual Department,	344,294.18, }	
Amount of premiums and deposits received in cash, in each class :—		
Stock Department,	60,205.70, }	140,826 88
Mutual Department,	80,621.18, }	
Number of shares in each bank? State par value and market value, per share,		None.
Number of shares in each railroad? State par value and market value, per share,		None.
Amount of bonds in each railroad? State par value and market value, per share :—		
\$5,000 Worcester and Nashua, par value, \$5,000; market value, \$5,000.		
Amount invested in real estate, at cost, on the books of the Company?		17,634 29
State in full all other investments :—		
Loans secured by mortgages of real estate,		75,141 39
Loans on personal security,		50,099 86
Loans on collateral security,		28,404 99
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.	
Cash on hand and in bank?		24,248 48
Cash in hands of agents?		5,774 40
Amount of losses paid, in each class, the last year :—		
Stock Department,	45,557.08, }	65,919 31
Mutual Department,	20,362.28, }	
Amount assessed on notes, in each class, the past year?		None.
Amount assessed beyond the amount of notes, in each class?		None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class?		688,588 36
Amount of assessments past due and not paid, in each class?		None.
Amount of policies terminated, in each class, the past year :—		
Stock Department,	4,449,229.00, }	8,508,667 00
Mutual Department,	4,059,433.00, }	
Amount of policies issued, in each class, the last year :—		
Stock Department,	4,613,340.00, }	7,874,212 00
Mutual Department,	3,260,872.00, }	
Amount of cash received for such policies, in each class, the last year :—		
Stock Department,	53,603 18, }	93,999 24
Mutual Department,	40,393.06, }	
Amount of premiums received in notes for the same, in each class, the last year?		176,497 15
Amount of losses ascertained and unpaid, in each class :—		
Stock Department,	250.22, }	265 22
Mutual Department,	15.00, }	
Amount of losses claimed, other than those ascertained and unpaid :—		
Stock Department,	8,261.00, }	15,068 50
Mutual Department,	6,807.50, }	
Amount of cash dividends paid to policy holders, in each class, the last year?		4,252 41
Amount of assessments beyond the notes received, in each class, the last year?		None.
Amount owed for money borrowed, and on what securities?		None.
Highest rate of interest paid?		6 per cent.
Highest rate of interest received?		6 per cent.
Amount received for interest?		10,029 61
Amount insured on real estate :—		
Stock Department,	2,159,924.32, }	5,809,135 32
Mutual Department,	3,649,211.00, }	
Amount insured on personal property :—		
Stock Department,	2,293,806.99, }	4,392,844 99
Mutual Department,	2,099,038.00, }	
Amount of delinquent notes not charged to profit and loss account?		271 67
Amount paid for expenses, taxes and commissions, the last year?		15,528 06
What proportion of the property insured is in Massachusetts?		About 75 prct.
What proportion of the losses occurred on property situated in Massachusetts?		About 67 prct.

PLYMOUTH COUNTY MUTUAL FIRE INSURANCE COMPANY, WAREHAM.

[Incorporated, Feb. 28, 1828—Commenced business, Nov. 8, 1831—Extended, Feb. 23, 1853.]

STEPHEN GIBBS, *President*.

Secretary, SILVANUS BOURNE.

Amount insured by existing policies?	\$126,048 00
Amount of premiums and deposits on the same?	7,183 20
Amount of premiums and deposits received in cash?	1,436 23
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments:—	
In the Treasurer's hands, at interest, at 6 per cent.,	584 72
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	None.
Cash in hands of agents?	None.
Amount of losses paid the last year?	None.
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	None.
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year? Amount, \$18,350; notes, \$909.02; cash, \$227.75.	
Amount of policies issued the last year? Amount, \$12,700; notes, 549.50; cash, \$137.37.	
Amount of cash received for such policies the last year?	137 37
Amount of premiums received in notes for the same, the last year?	549 50
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders, the last year?	25 00
Amount of assessments beyond the notes received, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	30 33
Amount insured on real estate?	124,047 00
Amount insured on personal property?	2,000 00
Amount of delinquent notes not charged to profit and loss account?	—
Amount paid for expenses, taxes and commissions, the last year?	63 50
What proportion of the property insured is in Massachusetts?	—
What proportion of the losses occurred on property situated in Massachusetts?	—

QUINCY MUTUAL FIRE INSURANCE CO., QUINCY.

[Incorporated, March 22, 1851—Commenced business, May 28, 1851.]

W. S. MORTON, *President*.

Secretary, STEPHEN BATES.

Amount insured by existing policies?	\$7,888,901 50
Amount of premiums and deposits on the same?	379,192 16
Amount of premiums and deposits received in cash?	94,798 04
Number of shares in each bank? State par value and market value, per share:—	
100 shares Mount Wollaston Bank,	Par Value. \$10,000 00 Market Value. \$10,500 00
20 do North Bridgewater Bank,	2,000 00 2,000 00
5 do Traders' Bank, Boston,	500 00 Cost, 512 50
5 do Grocers' Bank, Boston,	500 00 522 50
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	2,054 37
State in full all other investments:—	
Loans secured by mortgages on real estate, and bank stock as collateral,	26,995 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No,

Cash on hand and in bank?	\$5,623 50
Cash in hands of agents?	6,888 25
Amount of losses paid the last year? Since Dec. 1, 1855.	26,302 76
Amount assessed on notes, the past year?	Nothing.
Amount assessed beyond the amount of notes?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? Nothing assessed; liable to amount of deposit note.	
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year? Since Dec. 1, 1855.	2,625,721 00
Amount of policies issued the last year? Since Dec. 1, 1855.	4,236,395 00
Amount of cash received for such policies the last year? Since Dec. 1, 1855.	46,972 67
Amount of premiums received in notes for the same, the last year? Since Dec. 1, 1855.	126,562 64
Amount of losses ascertained and unpaid?	1,500 00
Amount of losses claimed, other than those ascertained and unpaid?	- -
Amount of cash dividends paid to policy holders, the last year? Since Dec. 1, 1855.	10,110 61
Amount of assessments beyond the notes received, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None paid.
Highest rate of interest received? Except dividends on bank stock.	6 per cent.
Amount received for interest? And dividends on bank stock since 1851, \$6,089.27; due, \$879.75.	6,969 02
Amount insured on real estate?	5,137,978 50
Amount insured on personal property?	2,750,923 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year? Commission to agents, \$5,211.14; expenses, \$5,027.35.	10,238 49
What proportion of the property insured is in Massachusetts?	7,488,901 50
What proportion of the losses occurred on property situated in Massachusetts?	25,000 60

SAGAMORE MUTUAL FIRE INSURANCE COMPANY, LYNN.

This Company has discontinued business, and is closing up its affairs.

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated, April 17, 1838—Commenced business, May 14, 1838.]

JOHN H. NICHOLS, *President.*

Secretary, CHARLES S. NICHOLS.

Amount insured by existing policies?			\$916,300 00
Amount of premiums and deposits on the same?			61,746 68
Amount of premiums and deposits received in cash?			15,708 18
Number of shares in each bank? State par value and market value, per share:—	Par Value.	Market Value.	
18 shares Commercial Bank, Salem, .	\$66 66 $\frac{2}{3}$	\$69 00	
18 do Exchange Bank, Salem, .	66 66 $\frac{2}{3}$	67 66 $\frac{2}{3}$	
12 do Naumkeag Bank, Salem, .	100 00	102 00	
12 do Mercantile Bank, Salem, .	100 00	96 00	
12 do Salem Bank, Salem, .	100 00	85 00	
12 do National Bank, Boston, .	100 00	101 00	
12 do Maverick Bank, Boston, .	100 00	93 00	
4 do North Bank, Boston, .	100 00	102 00	
3 do Bank of Commerce, Boston,	100 00	100 00	
Number of shares in each railroad? State par value and market value, per share:—			
12 shares Portland, Saco & Portsmt'h,	100 00	86 00	
Amount of bonds in each railroad? State par value and market value, per share:—			
\$1,500 Essex Railroad,	—	—	507 00
\$1,000 Vermont and Massachusetts, .	—	—	65 00
\$1,000 Mad River and Lake Erie, .	—	—	70 00
\$500 Eastern, payable in 1874, . .	—	—	80 00
Amount invested in real estate, at cost, on the books of the Company?			None.

State in full all other investments:—

5 shares Salem Gas Light Company,	\$500 00
Salem Laboratory Company's note, for \$800,	800 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	No.
Cash on hand and in bank?	None.
Cash in hands of agents?	No Agents.
Amount of losses paid the last year?	2,950 00
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	169,803 37
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	387,100 00
Amount of policies issued the last year?	441,900 00
Amount of cash received for such policies, the last year?	7,601 53
Amount of premiums received in notes for the same, the last year?	22,420 31
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders, the last year?	5,175 63
Amount of assessments beyond the notes received, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None borrowed
Highest rate of interest received?	6 per cent.
Amount received for interest? Including dividends on stocks,	1,021 17
Amount insured on real estate? The last year,	314,500 00
Amount insured on personal property? The last year,	127,400 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	504 45
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	All.

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE CO.,
SALISBURY AND AMESBURY MILLS.

[Incorporated, May 18, 1855—Commenced business, December 1, 1855.]

THOMAS J. CLARK, *President.**Secretary,* CHAS. R. LITTLEFIELD.

Amount insured by existing policies?	\$103,652 00
Amount of premiums and deposits on the same?	6,881 46
Amount of premiums and deposits received in cash?	688 14
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments:—	
Deposited in Savings Institution, Salisbury,	450 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	483 95
Cash in hands of agents?	93 59
Amount of losses paid the last year?	75 00
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	13,054 78
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	None.
Amount of policies issued the last year?	103,652 00
Amount of cash received for such policies the last year?	688 14
Amount of premiums received in notes for the same, the last year?	6,881 46
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders, the last year?	None.
Amount of assessments beyond the notes received, the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	None.
Amount received for interest?	None.
Amount insured on real estate?	80,831 00
Amount insured on personal property?	22,821 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	35 35
What proportion of the property insured is in Massachusetts?	98,152 00
What proportion of the losses occurred on property situated in Massachusetts?	All—75 00

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated, February 24, 1852—Commenced business, April 1, 1852.]

WM. M. NEWHALL, *President, pro tem.**Secretary*, BENJ. F. NEWHALL.

Amount insured by existing policies?	\$1,623,078 00
Amount of premiums and deposits on the same?	175,886 00
Amount of premiums and deposits received in cash?	None.
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments?	None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank? On hand,	467 16
Cash in hands of agents?	None.
Amount of losses paid the last year?	859 61
Amount assessed on notes the past year?	4,120 33
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	None.
Amount of assessments past due and not paid?	113 13
Amount of policies terminated the past year?	97,445 00
Amount of policies issued the last year?	250,300 00
Amount of cash received for such policies the last year?	None.
Amount of premiums received in notes for the same the last year?	24,445 00
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	None.
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	None.
Amount received for interest?	None.
Amount insured on real estate?	1,252,632 00
Amount insured on personal property?	440,446 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	None.
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	All.

The business of this Company is confined to Saugus, Lynn, Lynnfield, Swampscott and Nahant. No cash premiums are received by this Company. Its dependence is upon the lien upon the property insured for its losses, the amount to be collected whenever the same shall reach \$3,000, or more. The expenses of the Company, except printing and stationery, are met by the collection of one dollar on each policy issued. The Company has just made its first assessment, and has extinguished its entire debt.

BENJ. F. NEWHALL, *Secretary*.

SHAWMUT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, May 8, 1853—Commenced business, January, 1854.]

JOSEPH PORTER, *President*.*Secretary*, ATWELL RICHARDSON

Amount insured by existing policies?	- -
Amount of premiums and deposits on the same?	- -
Amount of premiums and deposits received in cash?	- -
Number of shares in each bank? State par value and market value, per share,	- -
Number of shares in each railroad? State par value and market value, per share,	- -
Amount of bonds in each railroad? State par value and market value, per share,	- -
Amount invested in real estate, at cost, on the books of the Company?	- -
State in full all other investments?	- -
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	- -
Cash on hand and in bank?	- -
Cash in hands of agents?	\$571 97
Amount of losses paid the last year?	- -

Amount assessed on notes the past year?	- -
Amount assessed beyond the amount of notes?	- -
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	\$7,530 93
Amount of assessments past due and not paid?	- -
Amount of policies terminated the past year?	127,172 00
Amount of policies issued the last year?	131,599 00
Amount of cash received for such policies, the last year?	1,738 40
Amount of premiums received in notes for the same, the last year?	1,738 40
Amount of losses ascertained and unpaid?	1,633 00
Amount of losses claimed, other than those ascertained and unpaid? Without legal claim,	1,800 00
Amount of cash dividends paid to policy holders, the last year?	- -
Amount of assessments beyond the notes received, the last year?	- -
Amount owed for money borrowed, and on what securities?	- -
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	- -
Amount insured on real estate?	59,498 00
Amount insured on personal property?	72,101 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	1,332 58
What proportion of the property insured is in Massachusetts? About two-thirds.	
What proportion of the losses occurred on property situated in Massachusetts? About one-half.	

STATE MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 24, 1843—Commenced business, May 1, 1843.]

JOSEPH F. HOVEY, *President.**Secretary,* PELHAM BONNEY, JR.

Amount insured by existing policies?	\$3,419,615 00
Amount of premiums and deposits on the same?	104,579 08
Amount of premiums and deposits received in cash?	53,201 58
Number of shares in each bank? State par value and market value, per share:—	
20 shares North Bank,	\$100 00 \$102 00
40 do Shawmut Bank,	100 00 105 00
50 do Blackstone Bank,	100 00 106 00
14 do Shoe and Leather Dealers',	100 00 113 00
5 do Eagle Bank,	100 00 106 00
6 do Union Bank,	100 00 111 00
50 do Eliot Bank,	100 00 100 00
Number of shares in each railroad? State par value and market value, per share:—	
25 shares Manchester and Lawrence,	100 00 55 00
Amount of bonds in each railroad? State par value and market value, per share:—	
\$3,000 Rutland and Burlington Railroad 7 per cent. mortgage bonds,	1,000 00 310 00
Amount invested in real estate, at cost, on the books of the Company?	1,125 00
State in full all other investments:—	
Interest accrued on deposit notes,	13,296 27
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what? 30 shares of the Shawmut Bank.	
Cash on hand and in bank?	2,222 62
Cash in hands of agents?	- -
Amount of losses paid the last year?	6,365 37
Amount assessed on notes the past year?	- -
Amount assessed beyond the amount of notes?	- -
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	202,815 84
Amount of assessments past due and not paid?	7,248 95
Amount of policies terminated the past year?	886,625 00
Amount of policies issued the last year?	1,011,494 00
Amount of cash received for such policies the last year?	12,069 35

Amount of premiums received in notes for the same the last year?	\$8,031 12
Amount of losses ascertained and unpaid?	1,565 00
Amount of losses claimed other than those ascertained and unpaid?	-
Amount of cash dividends paid to policy holders the last year?	4,166 09
Amount of assessments beyond the notes received the last year?	-
Amount owed for money borrowed, and on what securities? 30 shares Shawmut Bank, as security,	2,500 00
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	1,726 07
Amount insured on real estate?	3,084,256 00
Amount insured on personal property?	335,359 00
Amount of delinquent notes not charged to profit and loss account?	7,248 95
Amount paid for expenses, taxes and commissions, the last year?	5,661 68
What proportion of the property insured is in Massachusetts?	3,361,640 00
What proportion of the losses occurred on property situated in Massachusetts?	All.

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated, April 20, 1848—Commenced business, June 1, 1848.]

JAS. H. RAND, *President, pro tem.**Secretary, E. F. SHERMAN.*

Amount insured by existing policies?	\$2,351,331 00
Amount of premiums and deposits on the same?	94,924 35
Amount of premiums and deposits received in cash?	20,752 69
Number of shares in each bank? State par value and market value, per share:— 10 shares Wamesit Bank, par value, \$100; market value, \$103.	
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share.	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments:—	
In secured notes,	\$1,612.50,
Other notes,	2,529.52,
Due from sundry policies, value,	82.00,
	4,224 02
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	None.
Cash on hand and in bank?	172 95
Cash in hands of agents?	840 39
Amount of losses paid the last year?	3,040 04
Amount assessed on notes the past year?	Nothing.
Amount assessed beyond the amount of notes?	Nothing.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	Statute liability.
Amount of assessments past due and not paid?	-
Amount of policies terminated the past year?	695,227 00
Amount of policies issued the last year?	617,080 00
Amount of cash received for such policies the last year?	5,830 04
Amount of premiums received in notes for the same the last year?	26,205 73
Amount of losses ascertained and unpaid? Paid Nov. 12,	77 70
Amount of losses claimed, other than those ascertained and unpaid?	360 00
Amount of cash dividends paid to policy holders the last year?	-
Amount of assessments beyond the notes received the last year?	-
Amount owned for money borrowed, and on what securities?	-
Highest rate of interest paid?	-
Highest rate of interest received?	6 per cent.
Amount received for interest?	198 09
Amount insured on real estate?	1,973,676 00
Amount insured on personal property?	377,705 00
Amount of delinquent notes not charged to profit and loss account?	-
Amount paid for expenses, taxes and commissions, the last year? Expenses,	
\$1,133.89; Commissions, \$415.37,	1,554 26
What proportion of the property insured is in Massachusetts?	2,141,105 00
What proportion of the losses occurred on property situated in Massachusetts?	
All except the \$360 now claimed,	210,275 09

For Return of Stock Department, see Stock Returns.

TRADERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, April 29, 1854—Commenced business, May 15, 1854.]

G. W. GERRISH, *President.*

Secretary, GEO. S. JACKSON.

Amount insured by existing policies?	\$16,525 00
Amount of premiums and deposits on the same?	572 40
Amount of premiums and deposits received in cash?	190 80
Number of shares in each bank? State par value and market value, per share.	- -
Number of shares in each railroad? State par value and market value, per share.	- -
Amount of bonds in each railroad? State par value and market value, per share.	- -
Amount invested in real estate, at cost, on the books of the Company?	- -
State in full all other investments?	- -
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	- -
Cash on hand and in bank?	- -
Cash in hands of agents?	180 62
Amount of losses paid the last year?	- -
Amount assessed on notes the past year?	100 per cent.
Amount assessed beyond the amount of notes?	150 per cent.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	50 per cent.
Amount of assessments past due and not paid?	5,211 55
Amount of policies terminated the past year? All the policies have expired or been cancelled, except the amount before stated.	- -
Amount of policies issued the last year?	60,500 00
Amount of cash received for such policies the last year?	1,004 73
Amount of premiums received in notes for the same the last year?	2,019 46
Amount of losses ascertained and unpaid?	10,157 00
Amount of losses claimed, other than those ascertained and unpaid?	- -
Amount of cash dividends paid to policy holders the last year?	- -
Amount of assessments beyond the notes received the last year?	- -
Amount owed for money borrowed, and on what securities?	- -
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest?	- -
Amount insured on real estate?	9,725 00
Amount insured on personal property?	6,800 00
Amount of delinquent notes not charged to profit and loss account?	- -
Amount paid for expenses, taxes and commissions, the last year?	1,021 55
What proportion of the property insured is in Massachusetts?	12,825 00
What proportion of the losses occurred on property situated in Massachusetts?	All in Mass.

The Company discontinued taking risks on the first of May last, and is now closing up its affairs.

UNION MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 22, 1843—Commenced business, May 1, 1843.]

ENOCH HOBART, *President.*

Secretary, GEO. G. FIELD.

Amount insured by existing policies?	\$6,256,840 00	
Amount of premiums and deposits on the same?	168,200 81	
Amount of premiums and deposits received in cash?	87,790 87	
Number of shares in each bank? State par value and market value, per share:—	Par Value.	Market Value.
52 shares Merchants' Bank,	\$100 00	\$104 50
88 do Tremont Bank,	100 00	112 00
58 do Boylston Bank,	100 00	109 00
20 do City Bank,	100 00	106 50
29 do Bank of Commerce,	100 00	100 00
22 do Bank of North America,	100 00	103 50
20 do Bay State Bank,	100 00	100 00
Number of shares in each railroad? State par value and market value, per share:—		
42 shares Boston and Maine,	100 00	76 00
30 do Boston & Providence,	100 00	65 00

Amount of bonds in each railroad? State par value and market value, per share,	-	-
Amount invested in real estate, at cost, on the books of the Company?	-	-
State in full all other investments:—		
Notes receivable, secured by mortgage on real estate in the City of Boston,	\$6,700.00,	
Notes receivable, with collateral security,	3,532.53,	} \$25,579 93
Amount of interest accrued on deposit notes,	15,347.40,	
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	-	-
Cash on hand and in bank?	-	3,802 11
Cash in hands of agents?	-	-
Amount of losses paid the last year?	-	6,909 86
Amount assessed on notes the past year?	-	-
Amount assessed beyond the amount of notes?	-	-
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	-	320,878 07
Amount of assessments past due and not paid?	-	-
Amount of policies terminated the past year?	-	772,715 00
Amount of policies issued the last year?	-	1,228,850 00
Amount of cash received for such policies the last year?	-	17,754 28
Amount of premiums received in notes for the same the last year?	-	13,199 43
Amount of losses ascertained and unpaid?	-	-
Amount of losses claimed, other than those ascertained and unpaid?	-	-
Amount of cash dividends paid to policy holders the last year?	-	1,724 90
Amount of assessments beyond the notes received the last year?	-	-
Amount owed for money borrowed, and on what securities?	-	-
Highest rate of interest paid?	6 per cent.	
Highest rate of interest received?	6 per cent.	
Amount received for interest?	-	503 56
Amount insured on real estate?	-	5,793,125 00
Amount insured on personal property? Household furniture,	-	463,715 00
Amount of delinquent notes not charged to profit and loss account?	-	-
Amount paid for expenses, taxes and commissions, the last year?	-	6,033 68
What proportion of the property insured is in Massachusetts? All but	-	18,700 00
What proportion of the losses occurred on property situated in Massachusetts?	-	The whole.

WESTFIELD MUTUAL FIRE INSURANCE CO., WESTFIELD.

[Incorporated, March 30, 1852—Commenced business, November 1, 1852.]

EDW. B. GILLET, *President*.*Secretary*, A. P. RAND.

Amount insured by existing policies?	\$299,425 00
Amount of premiums and deposits on the same?	10,210 77
Amount of premiums and deposits received in cash?	3,414 99
Number of shares in each bank? State par value and market value, per share:— 3 shares Westfield Bank, par value, \$100; market value, \$108.	
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments:—	
Loaned on personal security,	2,150 00
Amount of interest on said loans, to date,	61 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what,	No.
Cash on hand and in bank?	280 31
Cash in hands of agents?	42 50
Amount of losses paid the last year?	No losses.
Amount assessed on notes the past year?	No assessment.
Amount assessed beyond the amount of notes?	No assessment.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? The insured are liable to the amount of premium notes, which is twice the amount of cash premiums.	
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	48,350 00
Amount of policies issued the last year?	99,475 00
Amount of cash received for such policies the last year?	954 35
Amount of premiums received in notes for the same the last year?	1,903 70
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	171 66
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	6 per cent.

Highest rate of interest received? Except bank stock, which was 8 per cent.,	6 per cent.
Amount received for interest? On bank dividends,	\$159 28
Amount insured on real estate? The past year,	57,200 00
Amount insured on personal property? The past year,	40,275 00
Amount of delinquent notes not charged to profit and loss account?	Nothing.
Amount paid for expenses, taxes and commissions, the last year?	190 15
What proportion of the property insured is in Massachusetts? All but \$2,100.	
What proportion of the losses occurred on property situated in Massachusetts?	
All that have occurred.	

WESTFORD MUTUAL FIRE INSURANCE CO., WESTFORD.

[Incorporated, March 20, 1840—Commenced business, July, 1840.]

THOS. RICHARDSON, *President*.*Secretary*, JOHN CUTTER.

Amount insured by existing policies?	\$196,475 00
Amount of premiums and deposits on the same?	12,570 24
Amount of premiums and deposits received in cash?	366 99
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
State in full all other investments?	None.
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what? The deposit notes are pledged for the liabilities of the Company.	
Cash on hand and in bank?	275 14
Cash in hands of agents?	275 14
Amount of losses paid the last year?	15 00
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?	12,550 00
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	21,545 00
Amount of policies issued the last year?	61,725 00
Amount of cash received for such policies the last year?	111 09
Amount of premiums received in notes for the same the last year?	3,763 50
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed, other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	None.
Amount of assessments beyond the notes received the last year?	None.
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None paid.
Highest rate of interest received?	6 per cent.
Amount received for interest?	13 50
Amount insured on real estate?	179,205 00
Amount insured on personal property?	17,270 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	10 83
What proportion of the property insured is in Massachusetts?	All.
What proportion of the losses occurred on property situated in Massachusetts?	All.

WEST NEWBURY MUTUAL FIRE INS. CO., WEST NEWBURY.

[Incorporated, 1828—Commenced business, April 24, 1828.]

DEAN ROBINSON, *President*.*Secretary*, JOHN C. CARR.

Amount insured by existing policies?	\$1,232,775 00
Amount of premiums and deposits on the same?	50,609 58
Amount of premiums and deposits received in cash?	None.
Number of shares in each bank? State par value and market value, per share,	None.
Number of shares in each railroad? State par value and market value, per share,	None.
Amount of bonds in each railroad? State par value and market value, per share,	Nothing.
Amount invested in real estate, at cost, on the books of the Company?	Nothing.
State in full all other investments:—	
One fire proof safe, so called, valued at	75 00

Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what,	None.
Cash on hand and in bank?	None.
Cash in hands of agents?	Have no agents
Amount of losses paid the last year?	No losses.
Amount assessed on notes the past year?	No assessment.
Amount assessed beyond the amount of notes? Never have assessed 25 per cent. on the premium notes.	
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? More than double the amount.	
Amount of assessments past due and not paid?	None.
Amount of policies terminated the past year?	\$45,765 00
Amount of policies issued the last year?	86,017 00
Amount of cash received for such policies the last year?	78 00
Amount of premiums received in notes for the same the last year?	3,551 56
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	None.
Amount of cash dividends paid to policy holders the last year?	Nothing.
Amount of assessments beyond the notes received the last year?	No assessment.
Amount owed for money borrowed, and on what securities? Treasurer's note,	550 00
Highest rate of interest paid?	6 per cent.
Highest rate of interest received? Don't let money these times	
Amount received for interest?	Nothing.
Amount insured on real estate?	1,027 313 00
Amount insured on personal property?	205,462 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	147 97
What proportion of the property insured is in Massachusetts?	99-100ths.
What proportion of the losses occurred on property situated in Massachusetts?	All.

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE COMPANY, WEYMOUTH.

[Incorporated, February 20, 1833—Commenced business, August 1, 1833.]

LEMUEL HUMPHREY, *President.*

Secretary, ELIAS RICHARDS.

Amount insured by existing policies, in each class:—	
First Class,	\$1,252,227 00
Second Class,	403,610 00
Amount of premiums and deposits on the same, in each class:—	
First Class,	85,181 75
Second Class,	22,648 53
Amount of premiums and deposits received in cash, in each class:—	
First Class,	17,515 61
Second Class,	4,582 70
Number of shares in each bank? State par value and market value, per share:—	
12 shares Union Bank of Weymouth and Braintree, par value, \$100; market value, \$105.	
Number of shares in each railroad? State par value and market value, per share,	— —
Amount of bonds in each railroad? State par value and market value, per share,	— —
Amount invested in real estate, at cost, on the books of the Company?	— —
State in full all other investments:—	
Amount loaned on mortgages,	1,778 79
Amount loaned on personal security,	4,523 00
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	— —
Cash on hand and in bank?	737 00
Cash in hands of agents?	1,971 09
Amount of losses paid, in each class, the last year:—	
First Class,	2,927 72
Second Class,	5,347 23
Amount assessed on notes, in each class, the past year? No assessments were ever made by this Company.	
Amount assessed beyond the amount of notes, in each class?	— —
Amount of liabilities of the assured to further assessments in addition to the amount already assessed, in each class?	— —
Amount of assessments past due and not paid, in each class?	— —
Amount of policies terminated, in each class, the past year:—	
First Class,	175,787 00
Second Class,	423,085 00
Amount of policies issued, in each class, the last year:—	
First Class,	336,165 00
Second Class,	471,640 00

Amount of cash received for such policies, in each class, the last year :—	
First Class,	\$5,277 59
Second Class,	5,278 70
Amount of premiums received in notes for the same, in each class, the last year :—	
First Class,	20,324 62
Second Class,	20,995 83
Amount of losses ascertained and unpaid, in each class :—	
First Class,	35 00
Amount of losses claimed, other than those ascertained and unpaid?	60 00
Amount of cash dividends paid to policy holders, in each class, the last year :—	
First Class,	1,101 83
Second Class,	1,775 40
Amount of assessments beyond the notes received, in each class, the last year?	— —
Amount owed for money borrowed, and on what securities?	— —
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	503 71
Amount insured on real estate? This includes a small amount on household furniture,	1,252,227 00
Amount insured on personal property?	403,610 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	1,182 45
What proportion of the property insured is in Massachusetts? All except a very small amount.	
What proportion of the losses occurred on property situated in Massachusetts?	All.

WORCESTER MUTUAL FIRE INS. COMPANY, WORCESTER.

[Incorporated, Feb. 11, 1823—Commenced business, May 1, 1824—Charter renewed, March 11, 1847.]

ANTHONY CHASE, *President.*

Secretary, CHARLES M. MILES.

Amount insured by existing policies?		\$14,425,506 00
Amount of premiums and deposits on the same?		1,007,694 95
Amount of premiums and deposits received in cash?		201,538 99
Number of shares in each bank? State par value and market value, per share :—	Par Value.	Market Value.
132 shares City Bank,	\$100 00	\$110 00
101 do Worcester Bank,	100 00	110 00
50 do Citizens' Bank,	100 00	110 00
68 do Central Bank,	100 00	110 00
51 do Mechanics' Bank,	100 00	110 00
45 do Quinsigamond Bank,	100 00	110 00
40 do Fitchburg Bank,	100 00	110 00
15 do Grafton Bank,	100 00	110 00
20 do Oxford Bank,	100 00	110 00
15 do Blackstone Bank,	100 00	110 00
15 do Southbridge Bank,	100 00	110 00
Number of shares in each railroad?		
State par value and market value, per share,	— —	— —
Amount of bonds in each railroad?		
State par value and market value, per share :—		
\$1,500 Worcester and Fitchburg,	100 00	100 00
Amount invested in real estate, at cost, on the books of the Company?		None.
State in full all other investments :—		
Notes secured by mortgages, pledge of bank stock, and endorsers.		94,959 25
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?		None.
Cash on hand and in bank?		5,072 34
Cash in hands of agents?		— —
Amount of losses paid the last year?		11,990 28
Amount assessed on notes the past year?		— —
Amount assessed beyond the amount of notes?		— —
Amount of liabilities of the assured to further assessments in addition to the amount already assessed?		— —
Amount of assessments past due and not paid?		— —
Amount of policies terminated the past year?		2,380,467 00
Amount of policies issued the last year?		2,725,447 00

Amount of cash received for such policies, the last year?	\$36,511 08
Amount of premiums received in notes for the same, the last year?	146,044 32
Amount of losses ascertained and unpaid?	None.
Amount of losses claimed other than those ascertained and unpaid?	— —
Amount of cash dividends paid to policy holders the last year?	21,305 76
Amount of assessments beyond the notes received the last year?	— —
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	6 per cent.
Highest rate of interest received?	6 per cent.
Amount received for interest? Interest from Nov. 1, 1855, to Nov. 1, 1856, including dividends on bank stock,	11,061 85
Amount insured on real estate?	11,984,987 00
Amount insured on personal property?	2,440,518 00
Amount of delinquent notes not charged to profit and loss account?	None.
Amount paid for expenses, taxes and commissions, the last year?	3,800 00
What proportion of the property insured is in Massachusetts?	} All in Worcester Co.
What proportion of the losses occurred on property situated in Massachusetts?	

LIFE INSURANCE COMPANIES.

BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD.

[Chartered, May, 1851—Charter perpetual.]

THOS. F. PLUNKETT, *Vice-President.**Secretary,* B. F. JOHNSON.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Slight variation from Carlisle, at 4 per cent. interest.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies?	
Amount insured by existing policies?	\$1,492,150 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? "Combined Experience" rate of mortality, 4 per cent.,	42,927 94
If estimated, and not actually computed, state the grounds upon which said estimate is predicated?	
State in full the assets of the Company?	162,280 88
Number of shares owned in each bank? State par value and market value, per share,	4,609 00
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share,	- -
Amount owned in railroad bonds? State par value and market value, per share,	- -
Amount invested in real estate, at cost, on the books of the Company?	- -
Amount loaned on mortgages of real estate?	\$81,500.00,
Amount loaned on notes secured by collaterals of personal property?	22,000.00,
Amount loaned on notes without collaterals? Principal and two sureties, 12,078.34,	115,578 34
State, in full, all other investments:—	
Loaned to members, secured by lien on policies,	28,567 49
Cash on hand,	3,234 28
Office furniture,	935 28
Accounts due the Company,	6,255 81
Interest accrued,	3,099 68
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company? Premium loans on forfeited policies not entered.	
Amount of losses ascertained and unpaid? One loss reported not due,	1,000 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company?	- -
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits?	- -
Amount received for premiums the past year?	41,308 32
Amount received for premiums in cash?	27,469 42
Amount received for premiums in promissory notes or securities?	13,838 90
Amount received for interest the past year?	5,348 81
Amount paid for interest the past year?	- -
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? All paid up,	100,000 00
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? No dividend has been made to the assured, but when declared, to be paid in cash, or apply on loans.	
Amount of losses past year,	\$3,000.00,
Amount of losses above, not due,	1,000.00,
Amount paid for expenses, taxes and commissions, the past year?	4,000 00
	10,661 67

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, BOSTON.

[Chartered, Feb. 14, 1818—No period named in the Acts of Incorporation. Additional Acts, June 14, 1823, Jan. 17, 1824, and March 4, 1839.]

N. APPLETON, *President.*

Secretary, MOSES L. HALE.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Of the combined offices in England, by J. Jones, at 3 per cent. interest, with 20 per cent. added thereto.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? Included in the 20 per cent. last mentioned.	
Amount insured by existing policies?	£147,500 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies?	18,093 14
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? What it would cost to reinsure at same rate which we receive.	
State in full the assets of the Company? All that the Company holds as an insurance company.	553,615 18
Number of shares owned in each bank? State par value and market value, per share.	None.
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share? The interest of the Company in 1,000 shares in the Pittsfield and North Adams Railroad Company, at par, \$100 per share, paid therefor; market value unknown, no sales or quotations being known.	6,894 68
Amount owned in railroad bonds? State par value and market value, per share? The interest in bonds of the Boston and Lowell Railroad Company, of the Old Colony and Fall River Railroad Company, and Boston and Providence Railroad Company, market value, unknown; par value.	19,787 72
Amount invested in real estate, at cost, on the books of the Company?	6,205 22
Amount loaned on mortgages of real estate? Interest in mortgages of real estate.	242,867 59
Amount loaned on notes secured by collaterals of personal property? Interest in notes so secured.	260,134 05
Amount loaned on notes without collaterals? Nothing, unless a note of the City of Springfield be so considered.	
State, in full, all other investments:—	
Massachusetts State loan,	4,440 17
Boston City loans,	8,806 70
Cash on hand,	4,979 05
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company? Nothing due to Company in arrears on account of insurance, unless it may be for its share of interest on some of said notes secured by real or personal estate, believed to be all entirely secured, and too minute for computation.	
Amount of losses ascertained and unpaid?	Nothing.
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company?	None.
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Nothing due from the Company, as an insurance company, on any of these accounts concerning which inquiry is made.	
Amount received for premiums the past year?	3,050 94
Amount received for premiums in cash?	3,050 94
Amount received for premiums in promissory notes or securities?	Nothing.
Amount received for interest the past year? Received by the Company on its capital stock and in surplus reserved,	33,216 91
Amount paid for interest the past year?	Nothing.
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? Capital stock and surplus above stated, and all invested as above mentioned.	
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Always in cash, in January.	
Amount paid for expenses, taxes and commissions, the past year? Not large in this department of our business, and it is difficult, if not impossible, to make an exact computation of the precise proportion.	

MASSACHUSETTS MUTUAL LIFE INS. CO., SPRINGFIELD.

[Chartered, May 15, 1851—Charter unlimited.]

C. RICE, *President*.*Secretary*, F. B. BACON.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? The tables of premium are those calculated for the New England Life Insurance Company, approximating nearly the "Combined Experience" Tables, at 4 per cent. interest.

What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? 16 $\frac{1}{2}$ per cent.

Amount insured by existing policies? \$1,840,130 00

Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? 53,348 87

If estimated, and not actually computed, state the grounds upon which said estimate is predicated? Computed by Wright's Valuation Tables, August 1, 1856, and estimated to Nov. 1, 1856, by adding 50 per cent. of all premiums since received.

State in full the assets of the Company? 158,092 00

Number of shares owned in each bank?

State par value and market value, per share:—

	Par Value.	Market Value.
51 shares Western Bank, Springfield, .	\$100 00	— —
21 do Springfield Bank, do .	100 00	— —
30 do Bank of Commerce, Boston, .	100 00	— —
15 do Eliot Bank, Boston, .	100 00	— —
5 do Merchants' Bank, Boston, .	100 00	— —

Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share, None.

Amount owned in railroad bonds? State par value and market value, per share. None.

Amount invested in real estate, at cost, on the books of the Company? None.

Amount loaned on mortgages of real estate? 100,000 00

Amount loaned on notes secured by collaterals of personal property? None.

Amount loaned on notes without collaterals? Secured by endorser, 3,700 00

State, in full, all other investments:—

Loan notes, with interest accrued, 27,075 81

Deferred premiums, in notes on interest, 6,675 07

Cash on hand, 4,134 75

Premiums in hands of agents, 4,152 41

Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company:—

Included in above statements, 1,050 59

Due on risks actually terminated, 308 81

Amount of premiums in hands of agents on policies not delivered, included in assets, 2,044 80

Amount of renewal premiums due, but not included in assets, 849 40

Amount of losses ascertained and unpaid? 1,000 00

Amount of losses claimed against the Company, whether acknowledged as due or not by the Company? One claim of \$1,000, not acknowledged by the Company, in addition to above.

Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Nothing.

Amount received for premiums the past year? For eleven months from last report, premiums, \$42,567.47; deferred premiums and agents' accounts, \$5,335.03, 47,902 50

Amount received for premiums in cash? 28,411 85

Amount received for premiums in promissory notes or securities? Loan notes, \$8,663.17; deferred premiums and agents' account, \$10,827.48, 19,490 65

Amount received for interest the past year? Eleven months from last report, \$941.79; interest accrued, not paid, \$949.72, 1,891 51

Amount paid for interest the past year? Dividend paid to guarantee stockholders, 3,000 00

Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? Cash, invested in mortgages of unincumbered real estate worth double the amount of each mortgage, 100,000 00

How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Dividends, when made, will be paid in cash to those who have paid their premiums in cash, and deducted from the loan notes of those who have given notes.

Amount paid for expenses, taxes and commissions, the past year? 9,430 12

NEW ENGLAND MUTUAL LIFE INSURANCE CO., BOSTON.

[Chartered, April 1, 1835—Organized, December, 1843—Charter unlimited.]

WILLARD PHILLIPS, *President.**Secretary,* BENJ. F. STEVENS.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? The Life and Mortality Table adopted by the New England Mutual Life Insurance Company, of Boston, was formed in 1844 by a Committee of the Directors, from a comparison of the Equitable Experience, the Amicable Experience, the Carlisle, Sweden and Finland 1801-5, DeParcieux's French Tontines, Kersseboom's Dutch Annuitants, and Finlaison's Government Annuitants, and verified by such imperfect American statistics as were then procurable. The rate of interest used was 4 per cent.

What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies?

16 $\frac{3}{4}$ per cent.
\$8,106,262 62

Amount insured by existing policies?

Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? By estimate, (including a reservation of \$50,000 for guarantee fund.)

856,473 16

If estimated, and not actually computed, state the grounds upon which said estimate is predicated? The present value or amount requisite for reinsurance of the outstanding policies of the Company on the first of November, 1856, has been estimated as follows:—At the termination of the year ending Nov. 30, 1853, the sum requisite for reinsurance at the published tabular rate of premium of the Company at the time of making the second distribution of surplus, was elaborately calculated, requiring at least some three or four months' labor of a skillful computer, and found to be \$382,339.82, as per Tenth Annual Report of the Company. This amount was retained by the Company before making the distribution of surplus. The whole amount estimated to be requisite for reinsurance, Dec. 1, 1855, was \$608,353.74. The amount of \$65,919.80, estimated to have been reserved for the policies which dropped during the past year, being struck out, gives \$542,433.94, amount reserved for reinsuring the old policies outstanding Nov. 1, 1856. Then by comparison with the two quinquennial reservations of 1848 and 1853, was computed the addition of \$130,457.84, requisite to be made for reinsurance of those risks, Nov. 1, 1856. By an estimate of the average age, rate of premium, and period of policies of new members since Dec. 1, 1855, the amount requisite for their reinsurance was estimated to be \$40,000. Whole amount estimated to be requisite for reinsurance, (including \$50,000 reserved to replace and maintain the guarantee fund, as per the charter of the Company, and the sum of \$93,581.33 reserved for losses not heard from, depreciation of risks, contingencies of investments, &c.) is \$856,473.16. By this estimate the net surplus accumulated during the three years since December 1, 1853, is about \$102,000.

State in full the assets of the Company?

965,924 37

Number of shares owned in each bank?

State par value and market value, per share:—

	Par Value.	Market Value.
168 shares Eagle Bank,	\$100 00	\$107 00
180 do State Bank,	60 00	66 50
200 do Tremont Bank,	100 00	112 00
38 do Atlantic Bank,	100 00	99 00
219 do Bay State Bank, Lawrence, . .	100 00	103 00
116 do Merchants' Bank,	100 00	105 00
250 do National Bank,	100 00	101 00
53 do City Bank, Lynn,	100 00	101 00

Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share:—

28 shares Boston and Prov. Railroad,	100 00	66 00
105 do Boston and Maine,	100 00	76 50
120 do Fitchburg,	100 00	72 25

Amount owned in railroad bonds?

State par value and market value, per share:—

\$9,050 Boston, Concord & Mont. bonds,	100 00	70 00
\$9,900 Rutland & Burlington bonds,	100 00	32 00

Amount invested in real estate, at cost, on the books of the Company?

Amount loaned on mortgages of real estate?

485,662 50

Amount loaned on notes secured by collaterals of personal property ?	\$62,970 00
Amount loaned on notes without collaterals?	5,000 00
State, in full, all other investments:—	
Albany City Scrip,	31,000 00
Portland City Scrip,	7,000 00
5 shares Dwight Manufacturing Company,	5,000 00
3 do Lowell Manufacturing Company,	2,433 66
27 do Boston Gas Light Company, par value, \$500; market value, \$660,	13,500 00
5 do Massachusetts Cotton Mills,	5,000 00
Loan to City of Charlestown,	20,000 00
Premium notes,	148,332 53
Cash on hand,	21,527 58
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments, and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company?	— —
Amount of losses ascertained and unpaid?	— —
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company? \$18,000, which amount is included in the \$93,581.38 reserved for contingencies, &c. See answer to Question 5.	
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits?	7,512 21
Amount received for premiums the past year?	234,728 30
Amount received for premiums in cash?	158,001 46
Amount received for premiums in promissory notes or securities?	76,726 84
Amount received for interest the past year?	47,285 38
Amount paid for interest the past year?	— —
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? A reservation of \$50,000 which had been set apart to replace and maintain the guarantee fund, in compliance with the charter, has been allowed for in cash.	
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Dividends are paid by the distribution of surplus at every quinquennial period, in cash, or by allowance on premium, or by addition to the policies, at the option of the assured. The Company issues no scrip.	
Amount paid for expenses, taxes and commissions, the past year? Total amount expended for all purposes,	22,912 85

STATE MUTUAL LIFE ASSURANCE COMPANY OF WORCESTER, WORCESTER.

[Chartered, March 16, 1844—Charter unlimited.]

ISAAC DAVIS, *President*.

Secretary, CLARENDON HARRIS.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Premiums are based on the Carlisle Table of Mortality, with interest at 4½ per cent.													
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? 12 per cent. is added for expenses and extraordinary contingencies.													
Amount insured by existing policies?	\$2,358,258 00												
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? This estimate is calculated from Tables computed for the Company by Wm. E. Starr, Esq., of Worcester,	159,919 26												
If estimated, and not actually computed, state the grounds upon which said estimate is predicated?	— —												
State in full the assets of the Company?	296,083 03												
Number of shares owned in each bank?													
State par value and market value, per share:—													
	<table><tr><th>Par Value.</th><th>Market Value.</th></tr><tr><td>42 shares Central Bank, Worcester,</td><td>\$100 00 \$106 00</td></tr><tr><td>219 do Quinsigamond Bank,</td><td>100 00 106 00</td></tr><tr><td>30 do City Bank,</td><td>100 00 104 00</td></tr><tr><td>20 do Northboro' Bank,</td><td>100 00 100 00</td></tr><tr><td>49 do Grafton Bank,</td><td>100 00 100 00</td></tr></table>	Par Value.	Market Value.	42 shares Central Bank, Worcester,	\$100 00 \$106 00	219 do Quinsigamond Bank,	100 00 106 00	30 do City Bank,	100 00 104 00	20 do Northboro' Bank,	100 00 100 00	49 do Grafton Bank,	100 00 100 00
Par Value.	Market Value.												
42 shares Central Bank, Worcester,	\$100 00 \$106 00												
219 do Quinsigamond Bank,	100 00 106 00												
30 do City Bank,	100 00 104 00												
20 do Northboro' Bank,	100 00 100 00												
49 do Grafton Bank,	100 00 100 00												

Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share,	None.
Amount owned in railroad bonds? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
Amount loaned on mortgages of real estate?	\$84,350 00
Amount loaned on notes secured by collaterals of personal property?	31,390 00
Amount loaned on notes without collaterals?	105,522 59
State, in full, all other investments:—	
Loan to City of Worcester,	24,500 00
Premium notes,	1,416 77
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company?	None.
Amount of losses ascertained and unpaid?	6,000 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company? Claimed but not acknowledged as due by the Company,	6,000 00
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits:—	
Reservation for redemption of the guarantee capital,	15,872 89
Reversionary dividends,	26,716 32
Amount received for premiums the past year?	51,110 09
Amount received for premiums in cash?	49,693 32
Amount received for premiums in promissory notes or securities?	1,416 77
Amount received for interest the past year?	15,232 91
Amount paid for interest the past year? Interest on the guarantee capital,	3,500 00
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? The guarantee capital is \$100,000, \$50,000 paid in cash, and \$50,000 secured by notes of the stockholders,	100,000 00
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? The dividends are "allocated to the original sum insured, as a bonus, or reversionary addition, payable when the policy emerges and becomes a claim."	
Amount paid for expenses, taxes and commissions, the past year?	6,777 42

FOREIGN INSURANCE COMPANIES

WITH

SPECIFIC CAPITAL,

DOING BUSINESS IN THIS COMMONWEALTH.

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, 1819.]

E. G. RIPLEY, *Vice-President.**Secretary,* THO. A. ALEXANDER.

Amount of Capital?	\$500,000 00
Amount of Capital actually paid in?	500,000 00
Number of shares, and par value of each? 5,000 shares—par value, \$100.	
Amount of fire risks outstanding?	95,307,906 00
Amount of marine risks outstanding?	— —
Total amount of outstanding risks?	— —
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	— —
Amount of State stocks? State amount of each kind, and par value and market value of each,	— —

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

	Par Value.	Market Value.
50 shares Stafford Bank,	\$100 00	\$102 50
50 do Citizens' Bank, Waterbury,	100 00	102 50
33 do Eagle Bank, Providence,	50 00	52 00
300 do Phoenix Bank, Hartford,	100 00	108 00
200 do F. & Mechanics', do	100 00	131 00
308 do Exchange Bank, do	50 00	52 00
240 do State Bank, do	100 00	128 00
100 do City Bank, do	100 00	121 00
100 do Hartford Co. Bank, do	100 00	104 00
150 do Conn. River Bank, do	50 00	65 00
265 do Hartford Bank, do	100 00	133 00
100 do Charter Oak Bank, do	100 00	117 00
200 do Mer. Exchange Bank, N. York,	50 00	54 25
200 do North River Bank, do	50 00	50 00
800 do Mechanics' Bank, do	25 00	29 25
100 do Bank of N. America, do	100 00	105 00
200 do Bank of America, do	100 00	117 00
200 do Bank of the Republic, do	100 00	122 00
100 do Bank of Commonwealth, do	100 00	102 00
150 do Bank of New York, do	100 00	119 50
480 do Broadway Bank, do	25 00	31 50
400 do People's Bank, do	25 00	27 25
400 do Union Bank, do	50 00	60 00
100 do Hanover Bank, do	100 00	95 00
200 do Ocean Bank, do	50 00	47 00
200 do Metropolitan Bank, do	100 00	109 00
418 do Butchers' & Drovers', do	25 00	31 25
200 do Importers' & Traders', do	100 00	106 50
200 do Am. Exchange Bank, do	100 00	120 50
410 do Merchants' Bank, do	50 00	68 00
150 do Market Bank, do	100 00	106 50
250 do Phoenix Bank, do	20 00	22 50
100 do Manhattan Co. Bank, do	50 00	67 50
100 do U. States Trust Co., do	100 00	107 00
150 do N.Y. Life Ins. & Trust Co. do	100 00	162 50
150 do Ohio do do do	100 00	93 00
15 do Mech. & Trad. B'k, Jersey City	100 00	100 00

Amount of railroad stocks? State am't of each kind, and par value and market value of each:—

500 shares Hartford and N. Haven R. R.,	100 00	120 00
105 do Hartford, Prov. & Fishkill,		
pref. and guaranteed 10 per cent.,	100 00	70 00
107 do Boston and Worcester,	100 00	82 00
250 do Connecticut River,	100 00	50 00
50 do Connecticut River,	100 00	25 00

Amount of railroad bonds? State am't of each kind, and par value and market value of each:—

44 7 per cent. 1st mortgage bonds,	1,000 00	1,000 00
28 6 per cent. 1st mortgage bonds,	1,000 00	1,000 00
9 7 per cent. Income bonds,	1,000 00	500 00

Cash value of real estate owned by the Company?	45,901 70
Amount of cash on hand? \$12,504.07, and on special deposit in Hartford banks, with accrued interest, \$203,628.16,	216,132 23

Amount of cash in hands of agents?	\$225,775 32
Amount loaned on mortgage of real estate?	6,793 88
Amount loaned on collateral?	None.
Amount loaned without collateral?	None.
Amount of all other investments:—	
10 Jersey City 6 per cent. Water Bonds,	10,200 00
5 Milwaukee City 10 per cent. Bonds,	5,250 00
10 Hartford City 6 per cent. Bonds.	10,000 00
Amount of premium notes on risks terminated?	—
Amount of borrowed money, specifying collaterals given for the same?	None borrowed
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	None.
Amount of losses reported, upon which the liability of the Co. is not determined?	177,762 35
Amount of all other claims against the Company? None but incidental, printing, &c.	
Amount of cash received for premiums on fire risks?	1,386,485 51
Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest?	6,613 52
Amount of income received from all other sources?	45,655 84
Amount of fire losses paid last year?	734,700 29
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	100,000 00
Amount paid for expenses of office?	11,483 33
Amount of other expenditures? Including commissions, &c.,	243,233 67
Amount received in cash for fire risks not terminated?	1,170,189 52
Amount required to reinsure all outstanding risks?	468,075 80
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None borrowed
How many shares of the capital stock are pledged to the Company?	Not any.
Balance to credit of profit and loss account?	591,800 28
Balance to debit of profit and loss account?	—
How many shares of the capital stock are owned by the Co., or not subscribed for?	Not any.
What amount of the capital consists of the stockholders' notes?	No part.

ARCTIC FIRE INSURANCE COMPANY, NEW YORK CITY.

[Incorporated, July, 1853.]

ALBERT WARD, *President.**Secretary,* RICHARD A. OAKLEY.

Amount of Capital?	\$250,000 00
Amount of Capital actually paid in?	250,000 00
Number of shares, and par value of each? 5,000 shares, at \$50 each.	
Amount of fire risks outstanding? On Nov. 1, 1856,	4,333,863 00
Amount of marine risks outstanding?	Nothing.
Total amount of outstanding risks?	4,333,863 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	Nothing.
Amount of State stocks? State amount of each kind, and par value and market value of each,	Nothing.
Amount of bank stocks? State amount of each kind, and par value and market value of each,	Nothing.
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	Nothing.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	Nothing.
Cash value of real estate owned by the Company?	Nothing.
Amount of cash on hand? In bank, \$2,057.18; in office, \$597.90,	2,655 08
Amount of cash in hands of agents?	Nothing.
Amount loaned on mortgage of real estate?	249,000 00
Amount loaned on collateral? On bank stocks,	14,900 00
Amount loaned without collateral?	Nothing.
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None borrowed
Unpaid premiums, all good and collectable,	1,068 33
Unpaid interest,	1,680 00
Accrued interest, due January 1, 1857,	6,135 00
Amount of losses due and unpaid?	Nothing.
Amount of losses claimed and unpaid?	Nothing.

Amount of losses reported, upon which the liability of the Company is not determined? Now in suit.	\$2,000 00
Amount of all other claims against the Company? For dividends unpaid.	27 50
Amount of cash received for premiums on fire risks? From Nov. 1, 1855, to Nov. 1, 1856.	42,215 88
Amount of cash received for premiums on marine risks?	Nothing.
Amount of notes received for premiums on fire risks?	Nothing.
Amount of notes received for premiums on marine risks?	Nothing.
Amount of cash received for interest? From Nov. 1, 1855, to Nov. 1, 1856.	17,760 54
Amount of income received from all other sources?	Nothing.
Amount of fire losses paid last year? From Nov. 1, 1855, to Nov. 1, 1856.	16,774 63
Amount of marine losses paid last year?	Nothing.
Amount of dividends paid the last year? Since Nov. 1, 1855.	27,472 50
Amount paid for expenses of office? Since Nov. 1, 1855.	10,427 39
Amount of other expenditures? Return premiums and reinsurances.	3,677 00
Amount received in cash for fire risks not terminated?	32,758 06
Amount required to reinsure all outstanding risks? Estimated.	14,700 00
Amount of premium notes on risks not terminated?	Nothing.
Amount of delinquent notes not charged to profit and loss?	Nothing.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None paid.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	22,873 16
Balance to debit of profit and loss account?	Nothing.
How many shares of the capital stock are owned by the Co., or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1852.]

S. MAURAN, *President.*

Secretary, B. STEVENS.

Amount of Capital?			\$150,000 00
Amount of Capital actually paid in?			150,000 00
Number of shares and par value of each?	3,000 shares, at \$50 each.		
Amount of fire risks outstanding?			10,056,165 35
Amount of marine risks outstanding?			33,957 40
Total amount of outstanding risks?			10,090,122 75
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,			None.
Amount of State stocks? State amount of each kind, and par value and market value of each,			None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—			
	Par Value.	Market Value.	
2000 shares Bank of Commerce, . . .	\$51 00	\$53 00	
500 do Globe Bank, . . .	51 00	53 00	
400 do Continental Bank, . . .	51 00	52 50	
Amount of railroad stocks? State amount of each kind, and par value and market value of each,			None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,			None.
Cash value of real estate owned by the Company?			None.
Amount of cash on hand?			6,682 72
Amount of cash in hands of agents?			14,761 86
Amount loaned on mortgage of real estate?			None.
Amount loaned on collateral?			None.
Amount loaned without collateral?			None.
Amount of all other investments?			1,500 00
Amount of premium notes on risks terminated?			6,468 00
Amount of borrowed money, specifying collaterals given for the same?			None.
Amount of losses due and unpaid?			None.
Amount of losses claimed and unpaid? Fire, \$7,046; marine, \$1,000,			8,046 00
Amount of losses reported, upon which the liability of the Company is not determined?			7,000 00
Amount of all other claims against the Company? None except ordinary expenses of office.			
Amount of cash received for premiums on fire risks?			134,367 84
Amount of cash received for premiums on marine risks?			19,356 23

Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	\$1,748 50
Amount of cash received for interest?	10,500 00
Amount of income received from all other sources? Rent of cellar, &c.	725 00
Amount of fire losses paid last year?	87,746 87
Amount of marine losses paid last year?	17,618 72
Amount of dividends paid the last year?	9,000 00
Amount paid for expenses of office?	4,646 67
Amount of other expenditures?	7,003 40
Amount received in cash for fire risks not terminated?	93,786 65
Amount required to reinsure all outstanding risks?	40,000 00
Amount of premium notes on risks not terminated?	15,103 73
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	
Balance to debit of profit and loss account?	106,306 34
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

BRIDGEPORT FIRE AND MARINE INSURANCE COMPANY, BRIDGEPORT, CONN.

[Incorporated, May, 1850.]

H. W. CHATFIELD, *President.*

Secretary, J. H. WASHBURN.

Amount of Capital?		\$300,000 00
Amount of Capital actually paid in?		233,500 00
Number of shares, and par value of each? 3,000 shares, \$100 each.		
Amount of fire risks outstanding?		3,539,742 00
Amount of marine risks outstanding?		52,924 00
Total amount of outstanding risks?		3,592,666 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.		None.
Amount of State stocks? State amount of each kind, and par value and market value of each.		None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
1500 shares Rhode Island Central Bank, .	\$50 00	\$50 00
84 do Bridgeport City Bank, .	100 00	100 00
7 do Pequonnock Bank, .	100 00	106 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—		
21 shares Chicago, Milw. & G. Bay R.R.,	100 00	72 00
Amount of railroad bonds? State amount of each kind, and par value and market value of each?		None.
Cash value of real estate owned by the Company?		None.
Amount of cash on hand?		2,264 10
Amount of cash in hands of agents?		7,337 44
Amount loaned on mortgage of real estate?		147,091 45
Amount loaned on collateral?		6,300 00
Amount loaned without collateral?		68,103 25
Amount of all other investments?		2,023 49
Amount of premium notes on risks terminated?		None.
Amount of borrowed money, specifying collaterals given for the same? On bank stock as collateral, .		7,170 00
Amount of losses due and unpaid?		None.
Amount of losses claimed and unpaid?		14,945 00
Amount of losses reported, upon which the liability of the Company is not determined?		7,000 00
Amount of all other claims against the Company? Being claims rejected as illegal or fraudulent, .		8,300 00
Amount of cash received for premiums on fire risks?		63,054 57
Amount of cash received for premiums on marine risks?		2,479 37
Amount of notes received for premiums on fire risks?		None.
Amount of notes received for premiums on marine risks?		2,068 30

Amount of cash received for interest?		
Amount of income received from all other sources?		\$1,082 32
Amount of fire losses paid last year?		55,293 41
Amount of marine losses paid last year?		3,885 07
Amount of dividends paid the last year?		None.
Amount paid for expenses of office?		
Amount of other expenditures?		14,658 35
Amount received in cash for fire risks not terminated?		54,597 33
Amount required to reinsure all outstanding risks?		21,840 00
Amount of premium notes on risks not terminated?		2,068 30
Amount of delinquent notes not charged to profit and loss?		None.
Highest rate of interest received?		6 per cent.
Highest rate of interest paid on money borrowed?		6 per cent.
How many shares of the capital stock are pledged to the Company?		None.
Balance to credit of profit and loss account?		None.
Balance to debit of profit and loss account?		42,551 53
How many shares of the capital stock are owned by the Company, or not subscribed for?		None.
What amount of the capital consists of the stockholders' notes?		65,500 00

The business for the month of December is in part estimated, taking the figures of December, 1855, as a basis.

CITY FIRE INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated, May, 1850.]

WELLS SOUTHWORTH, *President.*

Secretary, GEO. H. SCRANTON.

Amount of Capital?		\$150,000 00
Amount of Capital actually paid in?		122,500 00
Number of shares and par value of each? 1,225 shares—\$100 each.		
Amount of fire risks outstanding?		3,340,678 00
Amount of marine risks outstanding?		None.
Total amount of outstanding risks?		3,340,678 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,		None.
Amount of State stocks? State amount of each kind, and par value and market value of each,		None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
22 shares Hadley Falls Bank, Holyoke,	\$2,200 00	\$2,288 00
20 do Western Bank, Springfield,	2,000 00	2,080 00
126 do Elm City Bank, New Haven,	12,600 00	13,230 00
35 do Quinpiack Bank, N. Haven,	3,500 00	3,500 00
10 do Farmers' Bank, Bridgeport,	1,000 00	1,040 00
28 do N. Haven Savings Bank and Building Association,	5,600 00	1,800 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—		
232 shares N. Hav. & Northampton R. R.	23,200 00	13,920 00
30 do Danbury and Norwalk,	1,500 00	900 00
50 do Housatonic, preferred stock,	5,000 00	1,250 00
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—		
12 Illinois Central R. R., 7 per cent.,	10,000 00	9,000 00
6 New Haven and New London,	1,800 00	1,440 00
5 New Haven and Northampton,	5,000 00	4,600 00
1 Terre Haute and Alton,	1,000 00	750 00
Cash value of real estate owned by the Company?		None.
Amount of cash on hand? And in bank,		3,111 85
Amount of cash in hands of agents?		941 14
Amount loaned on mortgage of real estate?		33,500 00
Amount loaned on collateral? On call, and sixty and ninety days,		21,954 28
Amount loaned without collateral?		None.
Amount of all other investments? Being in productive manufacturing stocks,		45,180 00
Amount of premium notes on risks terminated?		None.
Amount of borrowed money, specifying collaterals given for the same?		None.
Amount of losses due and unpaid?		None.

Amount of losses claimed and unpaid?	\$585 00
Amount of losses reported, upon which the liability of the Company is not determined?	2,900 00
Amount of all other claims against the Company? None, except trifling office expenses.	
Amount of cash received for premiums on fire risks? Since commencement,	48,279 03
Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest? And interest due,	12,504 80
Amount of income received from all other sources?	None.
Amount of fire losses paid last year? Or since commencement of business,	25,502 64
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	None.
Amount paid for expenses of office? Since commencement,	3,588 85
Amount of other expenditures? Commissions, reinsurance and returned premiums,	5,072 83
Amount received in cash for fire risks not terminated?	31,331 67
Amount required to reinsure all outstanding risks? 40 per cent.,	12,544 66
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	6 per cent.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	- -
Balance to debit of profit and loss account?	- -
How many shares of the capital stock are owned by the Company, or not subscribed for? 275 not paid in—all subscribed.	
What amount of the capital consists of the stockholders' notes? Endorsed,	1,350 00

CONNECTICUT FIRE INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1850.]

B. W. GREENE, *President.**Secretary,* JOHN B. ELDREDGE.

Amount of Capital?	\$200,000 00
Amount of Capital actually paid in?	130,000 00
Number of shares and par value of each? 2,000 shares—par value, \$100 each.	
Amount of fire risks outstanding?	7,500,000 00
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	7,500,000 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	
100 shares Far. & Mech. Bank, Hartford,	Par Value. \$100 00 Market Value. \$130 00
60 do Hartford Bank, Hartford,	100 00 130 00
120 do Mercantile Bank, Hartford,	100 00 115 00
200 do Ohio Life & Trust Co., N. York,	100 00 100 00
100 do Ocean Bank, New York,	50 00 50 00
50 do Park Bank, New York,	100 00 100 00
50 do St. Nicholas Bank, N. York,	100 00 100 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—	
210 shares Chicago and Galena Railroad,	100 00 110 00
107 do Bellefontaine and Indiana,	50 00 25 00
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—	
5 Cleveland & Pittsburgh R. R. bonds, redeemable Sept. 1, 1857,	1,000 00 - -
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	7,672 06
Amount of cash in hands of agents?	3,700 00
Amount loaned on mortgage of real estate?	None.
Amount loaned on collateral?	5,000 00
Amount loaned without collateral? Personal security, approved by President of Hartford Bank,	43,750 00
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	None.

Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid? \$3,000 resisted as illegal,	\$3,300 00
Amount of losses reported, upon which the liability of the Company is not determined?	2,500 00
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	71,439 43
Amount of cash received for premiums on marine risks?	3,396 69
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest?	8,288 87
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	28,175 75
Amount of marine losses paid last year?	3,260 61
Amount of dividends paid the last year?	15 per cent.
Amount paid for expenses of office?	13,693 00
Amount of other expenditures?	1,814 33
Amount received in cash for fire risks not terminated? About	58,000 00
Amount required to reinsure all outstanding risks? About	26,000 00
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	12 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	34,823 51
Balance to debit of profit and loss account?	-
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	70,000 00

CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated, January, 1853.]

WM. V. BRADY, *President.**Secretary,* GEO. T. HOPE.

Amount of Capital?	\$500,000 00
Amount of Capital actually paid in?	500,000 00
Number of shares and par value of each? 5,000 shares—\$100 each.	
Amount of fire risks outstanding?	15,105,405 00
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	15,105,405 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None.
Cash value of real estate owned by the Company?	None owned.
Amount of cash on hand?	8,269 87
Amount of cash in hands of agents? Not valued until received.	
Amount loaned on mortgage of real estate?	480,300 00
Amount loaned on collateral?	128,550 00
Amount loaned without collateral?	None.
Amount of all other investments? Interest accumulated, \$12,700; premiums due, \$3,306 97,	16,006 97
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None borrowed
Amount of losses due and unpaid?	
Amount of losses claimed and unpaid? Including interest, where disputed,	8,006 94
Amount of losses reported, upon which the liability of the Company is not determined?	11,036 90
Amount of all other claims against the Company? On sixth dividend, \$375; on seventh dividend, \$1,388,	1,743 00
Amount of cash received for premiums on fire risks?	151,675 51
Amount of cash received for premiums on marine risks?	Nothing.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest?	44,003 85
Amount of income received from all other sources?	-
Amount of fire losses paid last year? Of losses occurring since Nov. 1, 1855,	30,796 10

Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	\$143,257 00
Amount paid for expenses of office? Including \$6,030 for city taxes,	26,047 97
Amount of other expenditures? Including commissions to agents,	9,315 15
Amount received in cash for fire risks not terminated? Less than	130,000 00
Amount required to reinsure all outstanding risks? Less than	70,000 00
Amount of premium notes on risks not terminated?	None taken.
Amount of delinquent notes not charged to profit and loss?	None taken.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None borrowed
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	- -
Balance to debit of profit and loss account?	- -
How many shares of the capital stock are owned by the Company, or not sub- scribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

FIREMAN'S INSURANCE COMPANY, CHARLESTON, S. C.

[Incorporated, December 16, 1852.]

SAM'L G. TUPPER, *President.**Secretary, C. D. BARBOT.*

Amount of Capital?	\$200,000 00
Amount of Capital actually paid in?	200,000 00
Number of shares, and par value of each? 20,000 shares—par value, \$10 each.	4,981,690 00
Amount of fire risks outstanding?	649,114 00
Amount of marine risks outstanding?	5,630,804 00
Total amount of outstanding risks?	None.
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and mar- ket value of each:—	
1 State of Georgia 7 per cent. bond,	\$5,000 00
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	
800 shares Farm. & Ex. Bank, Char'ston,	\$25 00 each. 20,800 00
217 do Union Bank of So. Carolina,	50 00 " 9,982 00
115 do S. C. Railroad and Bankstk.,	125 00 " 13,800 00
67 do S. Carolina Railroad,	100 00 " 6,700 00
307 do Exch'ge Bank, Columbia, S. C.,	25 00 " 7,675 00
300 do People's Bank, Charleston,	25 00 " 7,950 00
92 do Bank of South Carolina,	45 00 " 4,048 00
75½ do Bank of Charleston,	100 00 " 8,344 00
15 do Bank of Chester, S. C.,	25 00 " 405 00
9 do State Bank of So. Carolina,	25 00 " 220 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each,	See Bank Stock
Amount of railroad bonds? State am't of each kind, and par value and market value of each:—	
\$3,000 S. Carolina R. R. 6 per et. bonds,	} 20,500 00
\$500 S. Carolina R. R. 7 per et. bonds,	
\$16,000 Memphis & Charleston R. R. 7 per cent. bonds,	
\$1,000 S'thwestern R. R. 7 per et. bonds,	17,937 75
Additional assets—Premium notes on hand,	67,941 96
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	1,239 08
Amount of cash in hands of agents?	1,030 00
Amount loaned on mortgage of real estate?	15,192 00
Amount loaned on collateral?	3,738 97
Amount loaned without collateral?	None.
Amount of all other investments? Bonds of the cities of Charleston, S. C., Savan- nah, Ga., Columbia and Memphis, Tenn.,	120,500 00
Amount of premium notes on risks terminated?	18,698 00
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	23,670 73
Amount of losses reported, upon which the liability of the Company is not deter- mined? Resisted,	19,859 00

Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	- -
Amount of cash received for premiums on marine risks?	- -
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	- -
Amount of cash received for interest?	- -
Amount of income received from all other sources?	- -
Amount of fire losses paid last year?	\$7,303 39
Amount of marine losses paid last year?	118,771 79
Amount of dividends paid the last year?	26,000 00
Amount paid for expenses of office? Rent per annum,	1,000 00
Amount of other expenditures? Salaries,	7,000 00
Amount received in cash for fire risks not terminated?	- -
Amount required to reinsure all outstanding risks?	- -
Amount of premium notes on risks not terminated?	- -
Amount of delinquent notes not charged to profit and loss?	2,231 00
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	106,767 42
Balance to debit of profit and loss account?	- -
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

GREAT WESTERN (MARINE) INSURANCE CO., NEW YORK.

[Incorporated, July, 1855.]

RICHARD LATHERS, *President.**Secretary,* DOUGLAS ROBINSON.

Amount of Capital?	\$500,000 00
Amount of Capital actually paid in?	500,000 00
Number of shares, and par value of each? 5,000 shares, at \$100 each.	
Amount of fire risks outstanding?	None.
Amount of marine risks outstanding?	19,809,734 00
Total amount of outstanding risks?	19,809,734 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.	None.
Amount of State stocks? State amount of each kind, and par value and market value of each.	None.
Amount of bank stocks? State amount of each kind and par value and market value of each.	None.
Amount of railroad stocks? State amount of each kind, and par value and market value of each?	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each.	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	76,107 15
Amount of cash in hands of agents?	None.
Amount loaned on mortgage of real estate?	100,500 00
Amount loaned on collateral?	20,500 00
Amount loaned without collateral?	None.
Amount of all other investments? Being loans on Brooklyn City bonds,	88,000 00
Amount of premium notes on risks terminated? Estimated,	1,318,887 70
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	5,000 00
Amount of losses reported, upon which the liability of the Company is not determined? Estimated,	50,000 00
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	None.
Amount of cash received for premiums on marine risks?	114,548 28
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?*	1,700,457 64

* Total amount of notes received by the Company from the commencement of business, Oct. 1, 1855, to Oct. 31, 1856, \$1,700,457 64
Deduct total amount of notes paid in cash and in settlement of losses, &c., during the same period, 613,928 19

Balance, being notes on hand Oct. 31, 1856, \$1,086,529 45
Estimated amount of notes on hand, received for risks not terminated, \$381,569 94
Balance of notes on hand, estimated to have been received for risks terminated, 704,959 51
\$1,086,529 45

Amount of cash received for interest?	\$31,618 98
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	None.
Amount of marine losses paid last year? For thirteen months since the organization of the Company,	691,561 62
Amount of dividends paid the last year? None, first dividend to be declared Jan. 1, 1857,	
Amount paid for expenses of office?	57,582 67
Amount of other expenditures? Being reinsurance, commissions, &c.,	80,381 91
Amount received in cash for fire risks not terminated?	None.
Amount required to reinsure all outstanding risks? Estimated,	331,569 94
Amount of premium notes on risks not terminated? Estimated,	331,569 94
Amount of delinquent notes not charged to profit and loss?	1,975 00
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None borrowed
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account? None, first balance to be made Jan. 1, 1857,	
Balance to debit of profit and loss account? None, first balance to be made Jan. 1, 1857,	
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1810,]

ALBERT DAY, *Vice-President.**Secretary, C. B. BOWERS.*

Amount of Capital?	\$300,000 00
Amount of Capital actually paid in?	300,000 00
Number of shares, and par value of each? 3,000 shares, \$100 each.	
Amount of fire risks outstanding?	39,830,737 00
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	39,830,737 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.

Amount of bank stocks? State amount of each kind, and par value and market value of each:—

	Par Value.	Market Value.
511 shares Hartford Bank, Hartford,	\$100 00	\$133 00
352 do Phoenix Bank, do	100 00	108 00
80 do F. & Mechanics', do	100 00	130 00
200 do Exchange Bank, do	50 00	51 00
115 do City Bank, do	100 00	121 00
200 do Charter Oak Bank, do	100 00	117 00
150 do Bank of Hartford Co., do	100 00	104 00
100 do Mercantile Bank,	100 00	115 00
50 do Conn. River Banking Co.,	50 00	65 00
100 do Am. Exchange Bank, N. York,	100 00	117 00
200 do Bank of America, do	100 00	118 00
200 do Bank of Commerce, do	100 00	103 00
200 do Importers' & Traders', do	100 00	104 00
200 do Manhattan Co. Bank, do	50 00	65 00
100 do Merchants' Bank, do	50 00	68 00
200 do Union Bank, do	50 00	60 00
Amount of railroad stocks? State am't of each kind, and par value and market value of each:—		
100 shares Hartford and N. Haven R. R.,	100 00	118 00
100 do Hartford, Prov. & Fishkill,	100 00	10 00
31 do do do do pref.	100 00	60 00
20 do Connecticut River,	100 00	50 00

Amount of railroad bonds? State amount of each kind, and par value and market value of each?

None.

Cash value of real estate owned by the Company?

None.

Amount of cash on hand?

13,040 80

Amount of cash in hands of agents?

5,616 67

Amount loaned on mortgage of real estate?	None.
Amount loaned on collateral?	None.
Amount loaned without collateral?	\$145,310 00
Amount of all other investments? 120 shares Connecticut River Company stock,	3,000 00
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid? Including resisted claims,	33,596 80
Amount of losses reported, upon which the liability of the Company is not determined?	5,810 00
Amount of all other claims against the Company? None, except for petty expenses,	
Amount of cash received for premiums on fire risks?	478,485 20
Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest?	8,306 46
Amount of income received from all other sources?	19,720 00
Amount of fire losses paid last year?	275,714 45
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	78,000 00
Amount paid for expenses of office?	11,693 48
Amount of other expenditures?	64,802 18
Amount received in cash for fire risks not terminated?	445,644 45
Amount required to reinsure all outstanding risks?	178,257 78
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	Nothing.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	174,609 60
Balance to debit of profit and loss account?	Nothing.
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

HOME INSURANCE COMPANY, NEW YORK.

[Incorporated, 1853.]

CHAS. J. MARTIN, *President.**Secretary, J. MILTON SMITH.*

Amount of Capital?	\$500,000 00
Amount of Capital actually paid in?	500,000 00
Number of shares, and par value of each? 5,000 shares, at \$100 each.	
Amount of fire risks outstanding? About, but probably less, than	29,500,000 00
Amount of marine risks outstanding?	30,000 00
Total amount of outstanding risks?	29,530,000 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None.
Cash value of real estate owned by the Company?	68,850 27
Amount of cash on hand?	17,536 15
Amount of cash in hands of agents? And in course of transmission from agents,	26,427 46
Amount loaned on mortgage of real estate? Being first mortgage on real estate worth at least \$870,000,	464,000 00
Amount loaned on collateral? On bank and other stocks, with margin of 20 pr et.,	231,200 00
Amount loaned without collateral?	None.
Amount of all other investments:—	
Interest accrued up to 1st Nov. inst.,	14,000 00
Premiums due and uncollected on policies issued at the office,	2,818 15
Amount of premium notes on risks terminated?	—
Bills receivable for premiums, &c.,	2,051 04
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	11,972 49
Amount of losses reported, upon which the liability of the Company is not determined?	28,294 95

Amount of all other claims against the Company? Due to stockholders on account of fifth dividend.	\$650 00
Amount of cash received for premiums on fire risks? For twelve months, ending 1st November.	412,817 98
Amount of cash received for premiums on marine risks? For twelve months, ending 1st November.	7,386 00
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest? For twelve months ending 1st July.	55,053 06
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	217,636 38
Amount of marine losses paid last year?	2,296 36
Amount of dividends paid the last year?	109,350 00
Amount paid for expenses of office? And agencies.	81,028 29
Amount of other expenditures? Taxes.	10,277 21
Amount received in cash for fire risks not terminated?	357,323 61
Amount required to reinsure all outstanding risks?	179,893 72
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	106,081 91
Balance to debit of profit and loss account?	None.
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

HOWARD INSURANCE COMPANY, NEW YORK.

[Incorporated, March 9, 1825.]

SAM'L T. SKIDMORE, *President.**Secretary,* HENRY A. OAKLEY.

Amount of Capital?	\$250,000 00
Amount of Capital actually paid in?	All paid in.
Number of shares and par value of each? 5,000 shares—\$50 each.	
Amount of fire risks outstanding?	19,700,000 00
Amount of marine risks outstanding?	15,000 00
Total amount of outstanding risks?	19,715,000 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.	None.
New York City 7 per cent. stock of 1857.	2,000 00
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	
100 shares Bank of Commerce, New York, par value, \$100; market value, \$104.	
Amount of railroad stocks? State amount of each kind, and par value and market value of each.	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each.	None.
Cash value of real estate owned by the Company? Worth \$80,000, cost.	65,396 43
Amount of cash on hand? In office, \$559.77; on deposit in Phoenix Bank, \$6,271.42.	6,831 21
Amount of cash in hands of agents? \$689.74; and others not agents, \$220.31.	910 05
Amount loaned on mortgage of real estate?	247,900 00
Amount loaned on collateral? On bank stocks of this city.	52,550 00
Amount loaned without collateral?	None.
Amount of all other investments?	500 00
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None borrowed
Interest accrued and not due.	8,575 00
Premiums unpaid.	641 05
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid? Awaiting proof.	7,300 00
Amount of losses reported, upon which the liability of the Company is not determined?	None.
Amount of all other claims against the Company?	190 13
Amount of cash received for premiums on fire risks? In 1855, \$175,982.27; since Jan. 1, 1856.	136,212 55
Amount of cash received for premiums on marine risks?	900 00
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest? In 1855, including rents, \$22,824.72; since Jan. 1, 1856.	9,401 75

Amount of income received from all other sources? Rents, \$2,862.50; since Jan. 1, 1856,	\$2,862 50
Amount of fire losses paid last year? In 1855, \$95,106.67; since Jan. 1, 1856,	51,041 93
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year? In 1855, \$62,500; in 1856, one dividend, the first semi-annual,	37,500 00
Amount paid for expenses of office? In 1855, \$9,664.11; since Jan. 1, 1856,	7,587 72
Amount of other expenditures? Taxes, fire patrol, return premiums and commissions to agents, in 1855, \$21,209.35; since Jan. 1, 1856,	79,906 81
Amount received in cash for fire risks not terminated? Estimated at	155,750 00
Amount required to reinsure all outstanding risks? Estimated at	75,000 00
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None paid.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account? Being the surplus of the Company Nov. 1, 1856,	133,126 09
Balance to debit of profit and loss account?	—
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE COMPANY, LIVERPOOL, ENG.

[Not incorporated—Shareholders personally liable.]

BRANCH OFFICE IN NEW YORK.

ALFRED PELL, *Resident Secretary.*

GEO. WM. GORDON was appointed Agent of the London and Liverpool Insurance Company, in September of the present year, and has therefore filed with the Insurance Commissioners the annexed statement as to the condition of the United States Branch Office, in New York, until the more complete returns, required by the law of Massachusetts, can be compiled and forwarded from the parent office in England.

Amount of Capital?	\$10,000,000 00
Amount of Capital actually paid in? With surplus,	3,000,000 00
Number of shares and par value of each? 100,000 shares, at £20 each.	—
Amount of fire risks outstanding?	None.
Amount of marine risks outstanding?	—
Total amount of outstanding risks?	—
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each:—	—
Virginia stock,	3,000 00
Amount of bank stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None.
Cash value of real estate owned by the Company?	{ None in this country.
Amount of cash on hand?	2,217 33
Amount of cash in hands of agents?	25,298 27
Amount loaned on mortgage of real estate?	471,850 00
Amount loaned on collateral?	58,450 00
Amount loaned without collateral?	None.
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	None.
Amount of losses reported, upon which the liability of the Company is not determined?	None.
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	506,362 00
Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.

Amount of cash received for interest?	\$39,120 00
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	137,000 00
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	20 per cent.
Amount paid for expenses of office?	5,000 00
Amount of other expenditures?	8,500 00
Amount received in cash for fire risks not terminated?	- -
Amount required to reinsure all outstanding risks?	- -
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	588,093 23
Balance to debit of profit and loss account?	1,500 00
How many shares of the capital stock are owned by the Company, or not subscribed for? The Company holds 10,000 shares, which are at a premium of 300 per cent.	
What amount of the capital consists of the stockholders' notes?	- -

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1851.]

WILLIAM COMSTOCK, *President.**Secretary,* WALTER PAINE, JR.

Amount of Capital?	\$150,000 00
Amount of Capital actually paid in?	All paid in.
Number of shares and par value of each? 3,000 shares—\$50 each.	
Amount of fire risks outstanding?	4,608,997 00
Amount of marine risks outstanding?	673,813 00
Total amount of outstanding risks?	5,282,810 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	
	Par Value. Market Value.
2200 shares Bank of Commerce, Provi.,	\$50 00 \$53 00
100 do What Cheer Bank, do	50 00 53 00
800 do American Bank, do	50 00 53 00
400 do Globe Bank, do	50 00 53 00
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	5,500 45
Amount of cash in hands of agents?	4,876 29
Amount loaned on mortgage of real estate?	None.
Amount loaned on collateral?	None.
Amount loaned without collateral?	None.
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	3,440 20
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	19,650 85
Amount of losses reported, upon which the liability of the Company is not determined?	19,650 85
Amount of all other claims against the Company? Nothing, except some small bills.	
Amount of cash received for premiums on fire risks?	60,013 85
Amount of cash received for premiums on marine risks?	37,968 25
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	32,955 51
Amount of cash received for interest?	11,714 78
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	44,476 89
Amount of marine losses paid last year?	43,609 90
Amount of dividends paid the last year?	18,000 00

Amount paid for expenses of office?	\$10,317 21
Amount of other expenditures?	59,224 71
Amount received in cash for fire risks not terminated?	Cannot tell.
Amount required to reinsure all outstanding risks?	81,192 24
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	8 per cent.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	-
Balance to credit of profit and loss account?	9,069 00
Balance to debit of profit and loss account?	None.
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

METROPOLITAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, October 2, 1852.]

JAMES LORIMER GRAHAM, *President.**Secretary, E. A. STANSBURY.*

Amount of Capital?	\$300,000 00
Amount of Capital actually paid in?	300,000 00
Number of shares and par value of each? 3,000 shares—par value, \$100 each.	8,715,188 00
Amount of fire risks outstanding?	None.
Amount of marine risks outstanding?	8,715,188 00
Total amount of outstanding risks?	None.
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	11,691 65
Amount of cash in hands of agents?	2,047 23
Amount loaned on mortgage of real estate?	321,727 58
Amount loaned on collateral?	9,200 00
Amount loaned without collateral?	None.
Amount of interest accrued and not paid,	13,116 28
Premiums due and unpaid,	3,483 79
Amount of all other investments?	-
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	10,900 00
Amount of losses reported, upon which the liability of the Co. is not determined?	7,500 00
Amount of all other claims against the Company? Taxes, \$4,149; expenses, say \$200,	4,349 00
Amount of cash received for premiums on fire risks?	77,309 29
Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest?	20,727 23
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	12,621 29
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	29,960 00
Amount paid for expenses of office?	16,683 53
Amount of other expenditures?	8,688 32
Amount received in cash for fire risks not terminated?	67,756 24
Amount required to reinsure all outstanding risks?	28,000 00
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	19,726 25
Balance to debit of profit and loss account?	None.
How many shares of the capital stock are owned by the Co., or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

MONARCH INSURANCE COMPANY, LONDON, ENG.

[Incorporated, 1835.]

J. MUSGROVE, *President.**Secretary,* GEO. H. JAY.

Amount of Capital? 60,000 shares at £5 each.		£300,000 0 0
Amount of Capital actually paid in?	£50,000 0 0	
Bonuses,	11,947 12 0	61,947 12 0
Number of shares, and par value of each? 50,000 shares,		1 4 0
Amount of fire risks outstanding? About \$40,000,000,		
Amount of marine risks outstanding?		None.
Total amount of outstanding risks?		- -
American securities are as under, viz. :—		
City of Rochester 6 per cent. bonds, 1873,	£8,593 12 10	
City of Buffalo 6 per cent bonds, 1861–2,	1,488 16 11	
City of Troy 6 per cent. bonds, 1873,	7,443 13 3	
City of Buffalo 6 per cent. bonds, 1871,	6,905 8 10	
City of Albany Water works, 6 per cent., 1871,	2,006 11 10	
City of Albany 6 per cent. bonds, 1866,	671 18 9	
City of Albany 6 per cent. bonds, 1862,	671 18 9	
City of New York 5 per cent. bonds, 1870,	2,171 14 1	
City of Buffalo 6 per cent. bonds, 1873,	2,117 0 11	
Albany bonds,	2,045 9 1	
United States Trust,	2,119 5 6	
United States Continental,	1,030 11 6	
In hands of agents,	1,050 6 4	
Due by Duncan, Sherman, & Co.,	11 9	
Cash balance,	2,993 6 6	41,310 6 10
Amount of railway stock and shares, viz. :—		
York and North Midland stock and shares,	2,047 5 0	
Midland 4½ per cent. preference,	16,170 13 3	
Midland stock and shares,	3,801 13 4	
London and South-Western stock and shares,	4,853 15 6	
London and North-Western stock and shares,	2,491 9 6	
Lancashire and Yorkshire stock and shares,	3,331 14 0	
York, Newcastle and Berwick stock and shares,	3,819 13 9	
Great Western stock and shares,	2,360 4 6	
Great Western 4 per cent. preference,	2,000 0 0	40,876 8 10
Amount of railroad bonds? State amount of each kind, and par value and market value of each :—		
Birmingham and Oxford 4½ per cent.,	3,590 6 10	
Eastern Counties 4½ per cent.,	2,483 2 6	6,073 9 4
Cash value of real estate owned by the Company?		3,013 5 6
Amount of cash on hand?		6,893 5 3
Amount of cash in hands of agents?		7,036 13 11
Amount loaned on mortgage of real estate?		6,807 4 6
Amount loaned on bank stock, railway debentures, policies in other offices, &c.,		25,563 3 11
Amount loaned on leasehold property?		5,416 13 11
Amount of all other investments? Including £20,000 consols, government annuities £2,000, leasehold houses £10,861 3 4, &c., &c.,		62,835 0 11
Amount of premium notes on risks terminated?		None.
Amount of borrowed money, specifying collaterals given for the same?		None.
Amount of losses due and unpaid?		None.
Amount of losses claimed and unpaid?		None.
Amount of losses reported, upon which the liability of the Company is not determined? About,		1,000 0 0
Amount of all other claims against the Company? including £3,680 6 8 due to government for fire duty,		4,261 8 7
Amount of cash received for premiums on fire risks?		48,448 8 0
Amount of cash received for premiums on marine risks?		- -
Amount of notes received for premiums on fire risks?		- -
Amount of notes received for premiums on marine risks?		- -
Amount of cash received for interest?		7,101 0 9
Amount of income received from all other sources? Including life premiums, £30,227 13 2,		30,329 4 4
Amount of fire losses paid last year?		30,575 12 0
Amount of marine losses paid last year?		None.
Amount of dividends paid the last year?		2,968 6 0
Amount paid for all expenses of office? Advertising, printing, salaries, surveys, Directors, &c., &c.,		10,342 13 9
Amount of other expenditures? Reassurances, commissions, returns, life losses, £17,700, &c., &c.,		31,529 8 3
Amount received in cash for fire risks not terminated? Impossible to make out this account—it would require at least six months' labor to be expended upon making out this return.		
Amount required to reinsure all outstanding risks? It is impossible to give an answer to this question.		

Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	6 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	} None. Undi- vided.
Balance to debit of profit and loss account?	
How many shares of the capital stock are owned by the Company, or not subscribed for?	940 shares.
What amount of the capital consists of the stockholders' notes?	None.

THE NATIONAL INSURANCE CO., JERSEY CITY, N. J.

[Incorporated, 1852.]

W. R. BROWN, *President.**Ass't Secretary, R. WELLS KENYON.*

Amount of Capital?	\$200,000 00
Amount of Capital actually paid in?	100,000 00
Number of shares, and par value of each? 2,000 shares, at \$50 each.	
Amount of fire risks outstanding?	690,822 81
Amount of marine risks outstanding?	None.
Total amount of outstanding risks?	690,822 81
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each.	None.
Amount of State stocks? State amount of each kind, and par value and market value of each.	None.
Amount of bank stocks? State amount of each kind and par value and market value of each.	None.
Amount of railroad stocks? State amount of each kind, and par value and market value of each?	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each.	None.
Cash value of real estate owned by the Company?	None.
Amount of cash on hand?	7,320 00
Amount of cash in hands of agents?	5,895 64
Amount loaned on mortgage of real estate?	32,000 00
Amount loaned on collateral?	4,653 68
Amount loaned without collateral?	None.
Amount of all other investments?	68,000 00
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None.
Amount of losses due and unpaid?	None.
Amount of losses claimed and unpaid?	2,000 00
Amount of losses reported, upon which the liability of the Company is not determined?	3,500 00
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	16,851 32
Amount of cash received for premiums on marine risks?	350 00
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest?	3,640 00
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	1,122 00
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year?	None.
Amount paid for expenses of office?	350 00
Amount of other expenditures?	1,500 00
Amount received in cash for fire risks not terminated?	-
Amount required to reinsure all outstanding risks?	6,471 69
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	None.
Balance to debit of profit and loss account?	None.
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

NORWICH FIRE INSURANCE COMPANY, NORWICH, CONN.

[Incorporated, 1803.]

A. BREWSTER, *President*.*Secretary*, EBENEZER LEARNED, JR.

Amount of Capital?		\$150,000 00
Amount of Capital actually paid in?		150,000 00
Number of shares, and par value of each? 3,000 shares, \$50 each.		150,000 00
Amount of fire risks outstanding?		4,400,000 00
Amount of marine risks outstanding?		None.
Total amount of outstanding risks?		4,400,000 00
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,		None.
Amount of State stocks? State amount of each kind, and par value and market value of each,		None.
Amount of bank stocks? State amount of each kind, and par value and market value of each:—	Par Value.	Market Value.
50 shares U. States Trust Co.,	\$100 00	\$107 00
32 do Bank of Commerce, N. Y.,	100 00	104 00
20 do Continental Bank, do	100 00	105 00
25 do Corn Exchange, do	100 00	104 00
20 do Hanover Bank, do	100 00	91 00
40 do Ocean Bank, do	50 00	47 00
60 do Union Bank, Albany, .	100 00	100 00
33 do Phoenix Bank, Hartford, .	100 00	111 00
70 do Thames Bank, Norwich, .	100 00	118 00
27 do Merchants' Bank, do	40 00	40 00
82 do Norwich Bank, do	100 00	116 00
25 do Kentucky Bank, Kentucky,	100 00	110 00
23 shares stock not banks,		276 00
Amount of railroad stocks? State amount of each kind, and par value and market value,		None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each? 1 Cleveland, Painesville and Ashtabula of \$1,000,		950 00
Cash value of real estate owned by the Company?		None.
Amount of cash on hand?		1,695 00
Amount of cash in hands of agents?		3,250 00
Amount loaned on mortgage of real estate?		1,700 00
Amount loaned on collateral? Bank stock pledged,		5,765 00
Amount loaned without collateral? To Thames Bank, on call,		40,000 00
Amount of all other investments? With good sureties,		59,672 00
Amount of premium notes on risks terminated?		None.
Amount of borrowed money, specifying collaterals given for the same?		None.
Amount of losses due and unpaid?		None.
Amount of losses claimed and unpaid? Not due,		9,358 00
Amount of losses reported, upon which the liability of the Company is not determined?		None.
Amount of all other claims against the Company?		None.
Amount of cash received for premiums on fire risks?		31,619 00
Amount of cash received for premiums on marine risks?		None.
Amount of notes received for premiums on fire risks?		None.
Amount of notes received for premiums on marine risks?		None.
Amount of cash received for interest?		3,640 00
Amount of income received from all other sources?		None.
Amount of fire losses paid last year?		3,546 00
Amount of marine losses paid last year?		None.
Amount of dividends paid last year?		27,600 00
Amount paid for expenses of office?		1,711 00
Amount of other expenditures?		None.
Amount received in cash for fire risks not terminated?		13,500 00
Amount required to reinsure all outstanding risks?		13,500 00
Amount of premium notes on risks not terminated?		None.
Amount of delinquent notes not charged to profit and loss?		None.
Highest rate of interest received?		10 per cent.
Highest rate of interest paid on money borrowed?		None.
How many shares of the capital stock are pledged to the Company?		None.
Balance to credit of profit and loss account? As assets stands on books of Company,		1,103 94
Balance to debit of profit and loss account?		None.
How many shares of the capital stock are owned by the Company, or not subscribed for?		None.
What amount of the capital consists of the stockholders' notes?		None.

PHENIX FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated, Sept. 9, 1853.]

STEPHEN CROWELL, *President.**Secretary,* PHILANDER SHAW.

Amount of Capital?	\$200,000 00
Amount of Capital actually paid in? The whole amount in cash.	
Number of shares and par value of each? 4,000 shares—par value, \$50 each.	
Amount of fire risks outstanding? About,	9,000,000 00
Amount of marine risks outstanding?	None.
Total amount of outstanding risks? As above reported.	
Amount of United States stock or treasury notes owned by the Company? State amount of each kind, and par value and market value of each,	None.
Amount of State stocks? State amount of each kind, and par value and market value of each,	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad stocks? State amount of each kind, and par value and market value of each,	None.
Amount of railroad bonds? State amount of each kind, and par value and market value of each,	None.
Cash value of real estate owned by the Company?	2,500 00
Amount of cash on hand?	8,394 68
Amount of cash in hands of agents? For uncollected premiums,	5,407 09
Amount loaned on mortgage of real estate?	206,461 00
Amount loaned on collateral?	41,300 00
Amount loaned without collateral?	None.
Amount of all other investments?	None.
Amount of premium notes on risks terminated?	None.
Amount of borrowed money, specifying collaterals given for the same?	None.
Interest accrued but not due,	4,550 63
Amount of losses due and unpaid?	5,000 00
Amount of losses claimed and unpaid?	None.
Amount of losses reported, upon which the liability of the Co. is not determined?	7,700 00
Amount of all other claims against the Company?	None.
Amount of cash received for premiums on fire risks?	78,260 05
Amount of cash received for premiums on marine risks?	None.
Amount of notes received for premiums on fire risks?	None.
Amount of notes received for premiums on marine risks?	None.
Amount of cash received for interest?	15,337 83
Amount of income received from all other sources?	None.
Amount of fire losses paid last year?	23,737 81
Amount of marine losses paid last year?	None.
Amount of dividends paid the last year? Two semi-annual, viz.:—March and September, each 10 per cent.,	40,000 00
Amount paid for expenses of office?	11,942 87
Amount of other expenditures?	None.
Amount received in cash for fire risks not terminated?	66,521 05
Amount required to reinsure all outstanding risks?	31,304 00
Amount of premium notes on risks not terminated?	None.
Amount of delinquent notes not charged to profit and loss?	None.
Highest rate of interest received?	7 per cent.
Highest rate of interest paid on money borrowed?	None.
How many shares of the capital stock are pledged to the Company?	None.
Balance to credit of profit and loss account?	20,479 83
Balance to debit of profit and loss account?	—
How many shares of the capital stock are owned by the Company, or not subscribed for?	None.
What amount of the capital consists of the stockholders' notes?	None.

ROYAL INSURANCE COMPANY, LIVERPOOL, ENG.

[Incorporated, June 13, 1845.]

PERCY M. DOVE, *Manager.**Sub-Manager,* THOS. GRAY.

Amount of Capital? £2,000,000 subscribed for £1,854,100.	
Amount of Capital actually paid in?	£278,115 0 0
Number of shares, and par value of each? 92,705 shares, at £3, paid.	
Amount of fire risks outstanding? £24,748,351	
Amount of marine risks outstanding? No marine business.	
Total amount of outstanding risks? £24,748,351.	

Amount of United States stock or treasury notes owned by the Company? State amount of each kind, par value and market value of each:—	Par Value.	Market Value.	
United States 6 per cent. stock, 1862, .	\$3,500 00	110 per cent.	£767 2 9
United States 6 per cent. stock, 1867, .	71,000 00	115 per cent.	16,667 11 4
United States 6 per cent. stock, 1868, .	75,950 00	116 per cent.	17,583 1 8
Amount of State stocks? State amount of each kind, and par value and market value of each? . . . . .	. . . . .	. . . . .	None.
Amount of bank stocks? State amount of each kind, and par value and market value of each? . . . . .	. . . . .	. . . . .	None.
Amount of railroad stocks? State amt of each kind, and par value and market value of each:—			
£5,033 North Union A stock,	£5,033	227 per cent.	
7,000 South Eastern, 4½ per cent.,	7,000	90 per cent.	20,720 12 1
Amount of railroad bonds? State amt of each kind, and par value and market value of each:—			
£3,000 bond East Lancashire Railway Company,	3,000	— —	2,959 8 4
£20,000 bond London and North Western Railway Company,	20,000	— —	20,000 0 0
£40,000 bond Great Western Railway Company,	40,000	— —	40,393 15 8
Cash value of real estate owned by the Company?			22,300 0 0
Amount of cash on hand?			2,940 5 11
Amount of cash in hands of agents?			7,125 7 11
Amount loaned on mortgage of real estate?			None.
Amount loaned on collateral? On life policies with personal security,			12,948 0 7
Amount loaned without collateral?			None.
Amount of all other investments? Including invested in New York £24,552 19 2. independently of United States stocks before mentioned,			327,414 19 8
Amount of premium notes on risks terminated?			None.
Amount of borrowed money, specifying collaterals given for the same?			None.
Amount of losses due and unpaid?			6,001 1 3
Amount of losses claimed and unpaid?			None.
Amount of losses reported, upon which the liability of the Company is not determined?			None.
Amount of all other claims against the Company:—			
Unclaimed dividends,		£396 3 0	} 8,283 4 8
Duty owing to government,		7,887 1 8	
Amount of cash received for premiums on fire risks?			130,060 11 11
Amount of cash received for premiums on marine risks?			None.
Amount of notes received for premiums on fire risks?			None.
Amount of notes received for premiums on marine risks?			None.
Amount of cash received for interest?			18,481 3 8
Amount of income received from all other sources? Poundage on government duty and transfer fees,			1,270 18 0
Amount of fire losses paid last year? Including above £6,001 1 3 passed to loss account,			74,139 9 3
Amount of marine losses paid last year?			None.
Amount of dividends paid the last year?			25,433 17 6
Amount paid for expenses of office?			4,039 18 7
Amount of other expenditures?			28,783 19 2
Amount received in cash for fire risks not terminated?			105,781 8 5
Amount required to reinsure all outstanding risks?			61,705 16 6
Amount of premium notes on risks not terminated?			None.
Amount of delinquent notes not charged to profit and loss?			None.
Highest rate of interest received?			7 per cent.
Highest rate of interest paid on money borrowed?			None.
How many shares of the capital stock are pledged to the Company?			None.
Balance to credit of profit and loss account?			42,849 6 7
Balance to debit of profit and loss account?			None.
How many shares of the capital stock are owned by the Company, or not subscribed for? Not subscribed for,			7,295 0 0
What amount of the capital consists of the stockholders' notes?			None.

FOREIGN LIFE INSURANCE COMPANIES,

DOING BUSINESS IN THIS COMMONWEALTH.

AMERICAN MUTUAL LIFE INS. CO., NEW HAVEN, CONN.

[Chartered, May, 1847—Charter perpetual.]

B. SILLIMAN, *President*.*Secretary*, BENJAMIN NOYES.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Carlisle table; 6 per cent. interest.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? Reducing all the premiums to an average, the "addition" upon the same rate of interest as above is not less than 30 per cent.	
Amount insured by existing policies?	\$3,500,000 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? Not including scrip, \$100,000. As to the amount which any Company would charge for reinsurance we cannot answer, except that we believe we could transfer (if our policy holders would consent to it) all our risks to a good Company for a sum not exceeding \$25 000.	100,000 00
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? It is predicated upon the fact that the Company has confined its business to select lives, mainly in New England and New York, and a large share of its early risks have terminated. We attempt no scientific answer, for it would involve theories concerning which Life Insurance Companies differ.	
State in full the assets of the Company?	159,199 23
Number of shares owned in each bank? State par value and market value, per share.	- -
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost on books? State par value and market value, per share.	- -
Amount owned in railroad bonds?	
State par value and market value.	
per share:—	
5 Chicago and Mississippi R. R. Bonds.	
1st mortgage, 7 per cent.,	Par Value. Market Value.
2 Naugatuck, 1st mortgage, 7 per cent.,	\$5,000 00 - -
2 New Haven and New London, 1st mortgage, 7 per cent.,	2,000 00 - -
	2,000 00 - -
Amount invested in real estate, at cost, on the books of the Company?	- -
Amount loaned on mortgages of real estate?	132,707 18
Amount loaned on notes secured by collaterals of personal property?	5,500 00
Amount loaned on notes without collaterals?	- -
State in full all other investments:—	
Cash on hand,	\$3,400.48
Furniture in New Haven, Boston and New York,	1,613.08
Amount due from agents in course of transmission,	7,478.49
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company? Nothing—unless it be a possible small loss in the "amount due from agents;" our receipts are all cash, and no loans are made without ample security.	12,492 05
Amount of losses ascertained and unpaid?	5,000 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company? As near as we can ascertain, \$21,500. Estimated liability, \$5,500.	5,500 00
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Estimated in all, and mainly for scrip not yet redeemable,	25,000 00
Amount received for premiums the past year?	72,836 38
Amount received for premiums in cash?	
Amount received for premiums in promissory notes or securities?	- -
Amount received for interest the past year?	10,020 46
Amount paid for interest the past year? viz.: Interest on scrip, and upon an old loss drawn out; the Company have borrowed no money.	2,991 51
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes. No guarantee capital is now held by the Company. That expense has ceased entirely, which will materially reduce our future annual expenses—about \$16,000 have been paid for this object.	
How are dividends, distributions or surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Dividends are declared triennially, in scrip, drawing 6 per cent. interest, redeemable in annual succession, after \$300,000, is accumulated.	
Amount paid for expenses, taxes and commissions, the last fiscal year? Including a profit and loss account,	20,971 53

AMERICAN TEMPERANCE LIFE INS. CO., HARTFORD, CONN.

[Chartered, May, 1851—Charter unlimited.]

E. FESSENDEN, *President.**Secretary, J. AUG WRIGHT.*

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Carlisle Table; 4 per cent.

What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? About 27 per cent. We however claim that we really have a margin of at least 35 per cent. for expenses; &c., as the average duration of life in this Company will be, and is, materially increased by the plan adopted and adhered to, of insuring no one who is in the habit of using intoxicating liquors as a beverage.

Amount insured by existing policies? \$2,410,500 00

Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies?

31,701 72

If estimated, and not actually computed, state the grounds upon which said estimate is predicated?

State in full the assets of the Company? 158,101 71

Number of shares owned in each bank?
State par value and market value,
per share:—

	Par Value.	Market Value.
35 shares Bank of Commerce, N. Y., .	\$100 00	\$108 00
25 do City Bank, Hartford, Conn., .	100 00	118 00
27 do Bank of Hartford County, .	100 00	103 00
5 do State Bank, Hartford, Conn., .	100 00	130 00
21 do Mercantile Bank, Hartford, .	100 00	114 00
15 do Far. & Mech. Bank, Hartford. .	100 00	128 00
126 do Charter Oak Bank, do, .	100 00	118 00
100 do Merchants', Massillon, Ohio, .	50 00	50 00

Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share:—

100 shares Chicago & Milwaukee R. R., .	100 00	100 00
40 do Cleveland & Toledo R. R., .	50 00	73 per cent

Amount owned in railroad bonds? State par value and market value, per share:—

\$200 Cleveland & Toledo R.R. bonds, .	-	-
\$8,000 Indiana Central R. R. bonds, .	100 00	100 00
\$2,000 Chicago and Milwaukee, .	100 00	100 00
\$1,500 Peoria and Oquawka, .	100 00	80 00

Amount invested in real estate, at cost, on the books of the Company? None.

Amount loaned on mortgages of real estate? 78,300 00

Amount loaned on notes secured by collaterals of personal property? Nothing.

Amount loaned on notes without collaterals? 1,741 78

State, in full, all other assets:—

Notes of stockholders not paid up, secured by personal endorsement, . . .	6,800 00
Cash in Bank,	1,256 83
Cash in hands of agents, and in course of transmission,	12,000 00
Furniture,	400 00

Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company?

Nothing.
3,000 00

Amount of losses ascertained and unpaid? Not yet due,

Amount of losses claimed against the Company, whether acknowledged as due or not by the Company? None—except the \$3,000 mentioned above.

Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits?

Nothing.
51,715 64
51,715 64
Nothing.
4,424 34
6,000 00

Amount received for premiums the past year?

Amount received for premiums in cash? Premiums are all paid in cash.

Amount received for premiums in promissory notes or securities?

Amount received for interest the past year?

Amount paid for interest the past year? 6 per cent. on guarantee capital,

Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes:—

Amount paid up and invested in stocks and mortgages,	\$93,200 00
Amount in notes of stockholders amply secured,	6,800 00

How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? No dividend has ever been paid. The Company is "Mutual," with the understanding that no dividend shall be paid until a reserved fund of \$200,000 is accumulated.
Amount paid for expenses, taxes and commissions, the past year? About \$10,500.

CHARTER OAK LIFE INSURANCE CO., HARTFORD, CONN.

[Chartered, May, 1850—Commenced business, Oct., 1850—Charter unlimited or perpetual.]

JAMES C. WALKLEY, *President.*

Secretary, SAMUEL H. WHITE.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? By the Carlisle Table. Mutual rates at 4 per cent. per annum; Stock rates at 5 per cent per annum.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? To the Mutual rates was added 35 per cent.; to Stock rates, for life, was added 25 per cent., and to the rates for temporary policies, 25 per cent.	
Amount insured by existing policies? Not marked off,	\$4,794,100 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? At the rates of premium charged by this Company,	89,404 00
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? Has been actually computed; determined thus:—	
Present value of amount insured,	\$1,199,221 00
Add 15 per cent., present value of premiums for expenses, contingencies, &c.,	228,786 00
Assume 20 per cent. dividends on mutual prem., (optional),	186,637 00
Amount less 35 per cent. reduction above,	\$1,614,644 00
Deduct present value of future premiums,	1,525,240 00
Leaves amount for reinsurance,	\$89,404 00
State in full the assets of the Company? Nov. 1, 1856, total assets of the Company as herein set forth,	427,806 97
Number of shares owned in each bank? State par value and market value, per share, 509 shares, par value, \$100; market value, \$105.	53,445 00
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share, Three shares in Hartford, Providence and Fishkill Railroad, 10 per cent. preferred stock, par and cost value, \$300; market value, \$80.	240 00
Amount owned in railroad bonds? State par value and market value, per share, 20 bonds, par value, \$1,000; market value, \$1,000. At 10 per cent., payable semi-annually, amply guaranteed by private parties here on demand, and two Knox County bonds, Ohio, for \$150, par and market value same,	20,160 00
Amount invested in real estate, at cost, on the books of the Company?	None.
Amount loaned on mortgages of real estate?	6,500 00
Amount loaned on notes secured by collaterals of personal property? Chiefly on demand at 9 to 12 per cent. interest, semi-annually,	33,558 79
Amount loaned on notes without collaterals? Except the security of policies being loan notes thereon,	118,490 13
State, in full, all other investments:—	
Endorsed stock notes on interest, approved by State Comptroller, \$100,000.00	
Cash on hand and special deposit at 9 per cent. on demand,	18,276.26
Loans on endorsed promissory notes on time at 9 to 12 per cent.,	16,904.31
Bills receivable for premiums at banks, &c.,	2,495.65
Amount due from agents on account (per bonds) in transitu,	22,593.76
Overdue and accrued interest on investments,	5,519.47
Personal property by estimation,	1,850.00
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company? Only said amount for risks generally terminated but upon interest and collectable in all cases,	27,783 60
Amount of losses ascertained and unpaid? Not yet due,	5,855 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company? Not matured and of doubtful validity,	7,000 00
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Amount of dividends at the discretion of the Company, declared February, 1853-4-5-6,	35,726 28

Amount received for premiums the past year?	\$120,881 49
Amount received for premiums in cash?	88,947 00
Amount received for premiums in promissory notes or securities?	31,934 49
Amount received for interest the past year? Exclusive of am't due and maturing.	10,034 87
Amount paid for interest the past year? Being only for interest on mutual scrip redeemed,	1,609 36
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? It has a capital stock of \$200,000, which is also pledged to mutual department for losses—\$100,000 in cash and the rest secured as aforesaid.	
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Stock dividends are paid in cash annually, on demand, if the earnings of the capital warrant it. Mutual dividends declared annually for the 1st of Feb., in scrip, (without interest since 1854,) to policies in force, and second premiums paid for such per cent. as may be deemed advisable and allowed four years thereafter (if expedient,) in reduction of notes given for part of the premium, or paid in cash if premium was so paid.	
Amount paid for expenses, taxes and commissions, the past year?	20,042 88

THE CONNECTICUT MUTUAL LIFE INS. CO., HARTFORD, CONN.

[Chartered, June 12, 1846—Charter unlimited.]

JAMES GOODWIN, *President*.*Secretary*, GUY R. PHELPS

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Carlisle Tables of Mortality, at 4 per cent.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? 35 per cent. on ages under 45, and 45 to 50 per cent. on older ages.	
Amount insured by existing policies? January 31, 1856,	\$20,026,589 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? Computed to January 31, 1856,	1,210,831 32
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? According to Elizur Wright's valuation tables.	2,446,082 02
State in full the assets of the Company?	
Number of shares owned in each bank?	
State par value and market value, per share:—	
100 shares City Bank, Hartford,	\$100 00 \$120 00
15 do Phoenix Bank, do	100 00 110 00
20 do Charter Oak Bank, do	100 00 115 00
10 do State Bank, do	100 00 125 00
100 do Merchants' Bank, N. Haven,	50 00 52 00
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share:—	
80 shares Hartford and N. Haven R. R.,	100 00 125 00
25 do Connecticut River, old,	50 00 50 00
25 do Connecticut River, pref'd,	50 00 60 00
Amount owned in railroad bonds? State par value and market value, per share:—	
Iron Railroad,	100 00 }
Hartford and Providence Railroad,	100 00 } Supposed worth
Columbus, Piqua & Indiana guarant'd,	100 00 } par. No sales.
	60,000 00
Amount invested in real estate, at cost, on the books of the Company?	None.
Amount loaned on mortgages of real estate?	982,574 40
Amount loaned on notes secured by collaterals of personal property?	101,012 79
Amount loaned on notes without collaterals? Premium notes of insured members at 6 per cent. interest,	1,092,802 70
State, in full, all other investments:—	
Special deposits in Banks,	125,000 00
Hartford City bonds,	14,000 00
Cash on hand,	17,782 58

Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company? \$20,151.55 included in above amount of assets.	
Amount of losses ascertained and unpaid?	—
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company?	\$60,200 09
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Present value of dividends unpaid not yet due,	709,918 00
Amount received for premiums the past year?	634,693 30
Amount received for premiums in cash?	333,020 81
Amount received for premiums in promissory notes or securities?	301,672 49
Amount received for interest the past year?	140,426 05
Amount paid for interest the past year?	1,365 00
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? In notes,	22,750 00
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Dividends are paid four years after they are declared, as the policies become renewable, by cancelling an equal amount of premium notes of those who have paid their premiums in part by note, or in cash to those who have paid the whole of their premiums in cash.	
Amount paid for expenses, taxes and commissions, the past year?	50,480 68

INTERNATIONAL LIFE INSURANCE COMPANY, LONDON, ENG.

[Chartered, 1838—Charter indefinite.]

E. S. SYMES, *President*.*Secretary*, ALEX. RICHARDSON.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Carlisle table of mortality, adjusted by the Actuary, and interest $3\frac{1}{2}$ per cent.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? With participation in profits, $33\frac{1}{2}$ per cent.; without profits, 20 per cent.	
Amount insured by existing policies? December 1, 1855, amount insured,	\$12,206,680 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the “loading,” or addition for expenses and contingencies?	166,065 00
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? Computed.	
State in full the assets of the Company?	855,506 58
Number of shares owned in each bank? State par value and market value, per share.	None.
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share.	None.
Amount owned in railroad bonds? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	100,000 00
Amount loaned on mortgages of real estate?	52,671 79
Amount loaned on notes secured by collaterals of personal property?	280,399 27
Amount loaned on notes without collaterals?	191,178 75
State, in full, all other investments:—	
Call on shares in course of payment, \$62,647 50	
Agents' balances, 53,515 70	
Cash at bankers, 53,156 50	
Reversions, sundries, 61,937 07	231,256 77
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company?	None.
Amount of losses ascertained and unpaid?	59,100 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company?	None.
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Bonus on shares unpaid,	1,671 33
Amount received for premiums the past year?	418,170 75

Amount received for premiums in cash?	
Amount received for premiums in promissory notes or securities?	\$346,881 00
Amount received for interest the past year? }	71,289 75
Amount paid for interest the past year? }	27,327 89
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes. Subscribed capital, \$2,500,000; to be called up in cash, if necessary.	
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Dividends on shares in cash. Bonuses on policies in cash, or added to policy, or in permanent reduction of future annual premiums, at the option of the policy holder.	
Amount paid for expenses, taxes and commissions, the past year? Including every expense, .	120,484 85

This statement is made up to December 1st, 1855.

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

[Organized, 1850—Charter without limit.]

N. D. MORGAN, *President.*

Secretary. C. Y. WEMPLE.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Carlisle Tables. Interest at 4 per cent.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? Generally 35 per cent.	
Amount insured by existing policies?	\$6,081,567 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? Computed to January 1, 1856; estimated for 10 months ending November 1, 1856.	2,704,769 00
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? The above estimate, so far as 10 months is concerned, is predicated upon an increased age and amount.	
State in full the assets of the Company:—	
Assets, independent of future premiums, is	447,041 23
Estimated value of future premiums,	2,457,727 77
Number of shares owned in each bank? State par value and market value, per share,	None.
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share,	None.
Amount owned in railroad bonds? State par value and market value, per share.	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
Amount loaned on mortgages of real estate?	194,800 00
Amount loaned on notes secured by collaterals of personal property?	192,421 92
Amount loaned on notes without collaterals?	None.
State, in full, all other investments:—	
Brooklyn City 6 per cent bonds,	4,000 00
Temporary loan on stocks,	3,000 00
New York City bonds,	5,000 00
Agents' accounts in course of collection and transmission,	39,403 43
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company?	None.
Carried to profit and loss, (not included in above,) .	10,203 95
Amount of losses ascertained and unpaid?	11,000 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company?	5,000 00
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits?	5,435 50
Amount received for premiums the past year?	172,106 65
Amount received for premiums in cash?	114,007 49
Amount received for premiums in promissory notes or securities?	58,099 16
Amount received for interest the past year?	21,527 95
Amount paid for interest the past year?	191 30

Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? The Company has a cash capital all paid in, and invested according to law,	\$100,000 00
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Optional, under certain conditions, with the insured, otherwise at the option of the Company.	
Amount paid for expenses, taxes and commissions, the past year?	30,606 60

MUTUAL BENEFIT LIFE INSURANCE CO., NEWARK, N. J.

[Chartered, January, 1845, for 20 years—January, 1848, made perpetual.]

ROBT. L. PATTERSON, *President*.*Secretary*, B. C. MILLER.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Carlisle Tables of Mortality. 4 per cent. interest.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? Taking all ages together, the addition is an average of 31 65-100 per cent.; it varies slightly for the different ages, but is not far from the average in any age.	
Amount insured by existing policies?	\$15,964,028 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies?	1,596,548 72
If estimated, and not actually computed, state the grounds upon which said estimate is predicated?	— —
State in full the assets of the Company? Amount, November 1, 1856.	2,428,953 91
Number of shares owned in each bank? State par value and market value, per share,	— —
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share,	— —
Amount owned in railroad bonds? State par value and market value, per share.	
Bonds of the Morris and Essex Railroad, (a New Jersey corporation,) secured by first mortgage upon the road, real estate, &c.	50,000 00
Amount invested in real estate, at cost, on the books of the Company?	23,109 01
Amount loaned on mortgages of real estate?	1,262,139 53
Amount loaned on notes secured by collaterals of personal property?	— —
Amount loaned on notes without collaterals?	— —
State, in full, all other investments:—	
Cash on hand,	28,028 09
Newark City 7 per cent. bonds,	22,000 00
Albany City 6 per cent. bonds,	25,000 00
Troy City 6 per cent. bonds,	25,000 00
Brooklyn City 6 per cent. bonds,	50,000 00
Bills receivable, premium notes, drawing 6 per cent. interest,	927,535 12
Annuity bond of the State of Massachusetts,	800 00
Scrip loans, advances of two-thirds on dividends,	6,686 06
Premiums, &c., in course of transmission,	8,656 10
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments, and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company,	— —
Amount of losses ascertained and unpaid?	— —
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company?	58,900 00
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Unpaid dividends,	338,242 79
Amount received for premiums the past year? From November 1, 1855, to November 1, 1856,	507,973 02
Amount received for premiums in cash?	— —
Amount received for premiums in promissory notes or securities?	— —
Amount received for interest the past year? From November 1, 1855, to November 1, 1856,	134,806 31
Amount paid for interest the past year?	— —
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes?	— —

How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? The present rule of the Company is to reserve the sum of \$200,000 of declared profits, in addition to the requisite sum for reinsurance, and pay the dividend first declared from the surplus: to those who pay all cash by reduction of their annual premium, and to those who are indebted for part of premium by endorsement on their notes, when it matures.

Amount paid for expenses, taxes and commissions, the past year? From November 1, 1855, to November 1, 1856,

\$56,466 41

MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Chartered April 12, 1842—Charter perpetual.]

F. S. WINSTON, *President.*

Secretary, I. ABBATT.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Upon a table of mortality deduced from the most approved life tables in England, slightly modified by our Company's own experience.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? 25 per cent.	
Amount insured by existing policies? August 1, 1856.	\$26,859,235 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? The amount is calculated according to the Company's tables at 4 per cent., and then increased by 15 per cent..	1,709,121 38
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? Calculated by taking all the policies issued in the year 1842 as one policy, taken out at the average age of issue for that year, which is 36 years, and so on for each year of the Company's existence.	— —
State in full the assets of the Company? August 1, 1856.	3,503,028 12
Number of shares owned in each bank? State par value and market value, per share,	None.
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share,	None.
Amount owned in railroad bonds? State par value and market value, per share.	None.
Amount invested in real estate, at cost, on the books of the Company? \$4,540.85 and interest to August 1, 1856, and \$8,729.67 and interest to August 1, 1856,	13,685 81
Amount loaned on mortgages of real estate? Including above items, (as per published report, August 1, 1856.)	3,378,696 52
Amount loaned on notes secured by collaterals of personal property?	None.
Amount loaned on notes without collaterals?	None.
State, in full, all other investments:—	
Cash on hand, in bank, and in Trust Company,	\$54,325.98
Paid fire insurance on property mortgaged to Company, to be returned by mortgagees at next payment of interest, Dec., 1856.	487.74
Bills receivable, due from Agents, settled by notes.	2,720.69
Deposited for taxes,	4,276.33
Due from Agents,	62,520.81
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company?	124,331 60
Interest due and not paid,	\$3,100.00
Included in above statement, in items of bills receivable and amount due from Agents,	65,241.50
Amount of losses ascertained and unpaid? Not including a loss of \$5,000 in steamer "Arctic," no claim having yet been presented; parties have recently been notified of the fact,	26,755 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company? None, except as in previous question.	
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? The present value of the two reversionary dividends which the Company have declared is estimated to be, May 1, 1856.	672,826 64
Amount received for premiums the past year?	757,252 32
Amount received for premiums in cash? All, as answered above.	
Amount received for premiums in promissory notes or securities?	None.
Amount received for interest the past year?	215,175 26

Amount paid for interest the past year?	\$11,715 39
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes.	None.
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? When a distribution takes place, the cash value is used, either to buy an addition to the policy, to be paid at the death of the assured with the policy, or to buy an annuity, to be paid when the premium is due each year, thus acting as a reduction of premium. The choice of these two methods is left to the parties insured.	
Amount paid for expenses, taxes and commissions, the past year?	94,647 38

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT.

[Chartered, Nov. 13, 1848—Charter perpetual.]

JULIUS Y. DEWEY, *President.**Secretary,* GEO. W. REED.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? On the Carlisle Table of Mortality to age 43; older ages on adjusted experience. Rate of interest 4 per cent.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? 33 per cent.	
Amount insured by existing policies?	\$1,311,813 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? The rate of premium used in calculating the value of existing policies is the rate charged insurers by the Company.	69,328 15
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? Actually computed.	
State in full the assets of the Company?	160,962 50

Number of shares owned in each bank?
State par value and market value, per share:—

	Par Value.	Market Value.*
50 shares Vermont Bank,	\$2,500 00	\$3,300 00
93 do Missisquoi Bank,	4,650 00	5,394 00
151 do Bank of Commerce, Boston,	15,100 00	15,251 00
101 do Market Bank, Boston,	7,070 00	8,124 00
50 do Webster Bank, Boston,	5,000 00	5,200 00
115 do Merchants' Bank, Boston,	11,500 00	12,075 00

Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost on books? State par value and market value, per share:—

4 shares Boston and Lowell Railroad,	2,000 00	Not known.
30 do Fitchburg Railroad,	3,000 00	2,190 00

Amount owned in railroad bonds?
State par value and market value, per share:—

Boston, Concord and Montreal Railroad bonds,	3,000 00	Not known.
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Amount invested in real estate, at cost, on the books of the Company?	None.
Amount loaned on mortgages of real estate?	66,142 04
Amount loaned on notes secured by collaterals of personal property?	None.
Amount loaned on notes with collaterals?	434 07
State in full all other investments:—	
Due from Agents,	4,032 96
Premium Notes,	31,616 76
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments: and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company? Of the amount due from Agents about \$1,000 is overdue and in arrears. Premium notes (partly secured by sureties) on policies terminated. Both these items are included in the above statements,	4,794 44

* Recent dividends reduce the market value of Boston Bank Stocks about 4 per cent.

Amount of losses ascertained and unpaid?	None.
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company?	None.
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Computed present value of credits to policies as profits,	\$10,685 92
Amount received for premiums the past year?	34,435 15
Amount received for premiums in cash?	30,197 71
Amount received for premiums in promissory notes or securities?	4,237 44
Amount received for interest the past year?	6,401 72
Amount paid for interest the past year? Nothing, except dividends to guarantee capital holders,	3,035 80
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes. The guarantee capital is paid up in cash,	66,000 00
How are dividends, distributions or surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Dividends are made each five years, and are given only to the life policies, payable at the death of the assured: provided not less than five annual premiums shall have been paid. The first dividend of profits was made as of February 1, 1855, and made by crediting to the members the amount which each one's share of the profits would insure at his then age as a single premium. The amount of such credits is now	13,607 00
Amount paid for expenses, taxes and commissions, the past year?	5,868 17

THE UNITED STATES LIFE INSURANCE CO., NEW YORK.

[Chartered, February 25, 1850—Charter perpetual.]

JOS. B. COLLINS, *President*.*Secretary*, JOHN EADIE.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? The rates of insurance are those adopted by the "Mutual Life Insurance Company of New York," and are understood to have been calculated on the Carlisle table, (modified,) at 4 per cent. interest.	
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? Between 25 and 30 per cent.	
Amount insured by existing policies? On the first day of January last, the amount was	\$3,510,366 32
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? By the "Combined Experience" Table; the value of existing policies, computed by the rule used in "Wright's Valuation Tables," was found on the 4th March, 1856, to be	124,391 28
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? The computation was made as above.	
State in full the assets of the Company? On the 4th March, 1856, they were	297,961 88
Number of shares owned in each bank? State par value and market value, per share,	None.
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost, on books? State par value and market value, per share,	None.
Amount owned in railroad bonds? State par value and market value, per share,	None.
Amount invested in real estate, at cost, on the books of the Company?	None.
Amount loaned on mortgages of real estate?	204,600 00
Amount loaned on notes secured by collaterals of personal property?	None.
Amount loaned on notes without collaterals?	None.
State, in full, all other investments:—	
Cash,	13,222 01
Agents' balances,	14,266 97
Bills receivable and loans on policies,	41,933 99
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company:—	
Deferred Premiums,	13,325 64
Interest accrued, or due and unpaid,	5,613 27
Amount of losses ascertained and unpaid?	16,900 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company? No losses in dispute.	

Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits :—	
First dividend, 1853,	\$8,684 56
6 per cent. interest thereon, compounded,	1,658 90
Second dividend, 1856,	22,001 50
Amount received for premiums the past year?	107,945 29
Amount received for premiums in cash? The "bills receivable" taken during the year were \$12,582.11, and the bills receivable paid in cash to the Company during the year, or cancelled, were \$14,875.78, making the amount of bills receivable, or premium notes on hand at the end of the year, \$2,293.67 less than the amount on hand at the close of the year 1854.	
Amount received for premiums in promissory notes or securities?	—
Amount received for interest the past year?	15,890 00
Amount paid for interest the past year? Interest to stockholders,	7,000 00
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes. Capital stock, paid in cash,	100,000 00
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Dividends are payable at death, with interest, definitely to the policy holders. One-fifth of the profits is paid to the stockholders every three years in cash, and interest on the capital is paid to the stockholders semi-annually in cash.	
Amount paid for expenses, taxes and commissions, the past year?	19,281 32

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

[Chartered, 1848; amended, 1849—Charter perpetual.]

E. B. PRATT, *President*.

Secretary, W. H. HOLLISTER.

On what table or basis of mortality, and upon what rate of interest, is the rate of premium calculated? Combined experience rates of mortality, at 3 per cent., by Elizur Wright, of Boston, Mass.		
What percentage is added to rate computed to be necessary for payment of losses, to meet rent, salaries, commissions, and other incidental expenses and extraordinary contingencies? 35 per cent. is added through most of the tables, and a fraction less in a portion, upon the younger ages.		
Amount insured by existing policies?		\$4,395,495 00
Present net value of existing policies, or amount requisite for reinsurance at the rate of premium charged by the Company, or by some other of good reputation, in actual use—and what one, including the "loading," or addition for expenses and contingencies? In finding the liability of the Company, the estimation is based on rates of mortality, and not on any loaded tables used by any Company,		265,642 00
If estimated, and not actually computed, state the grounds upon which said estimate is predicated? Computed by the use of Wright's Valuation Tables, at 4 per cent.		
State in full the assets of the Company?		589,475 69
Number of shares owned in each bank? State par value and market value, per share :—	Par Value.	Market Value.
70 shares Eliot Bank Stock,	100 00	Above par.
33 do Merchants' Bank Stock,	100 00	Above par.
45 do Blackstone Bank Stock,	100 00	Above par.
25 do Granite Bank Stock,	100 00	Above par.
105 do Grocers' Bank Stock,	100 00	Uncertain.
Number of shares owned in each railroad, stating the corporate name of each, and amount invested in each, at cost on books? State par value and market value, per share :—		
45 shares Boston and Worcester R. R.,	100 00	85 00
65 do Fitchburg R. R.,	100 00	75 00
4 do Boston and Lowell R. R.,	500 00	325 00
Amount owned in railroad bonds? State par value and market value, per share :—		
\$12,500 Cheshire R. R. 1st Mortgage,	—	85 00
\$10,000 Ogdensburg R. R. 1st Mortgage,	—	70 00
\$13,000 Maine City and Town Bonds,	—	105 00
Amount invested in real estate, at cost, on the books of the Company?		Nothing.

Amount loaned on mortgages of real estate? Improved city property, worth double the amount,	\$42,000 00
Amount loaned on notes secured by collaterals of personal property? Loans to members. Pledge of policy,	320,454 24
Amount loaned on notes without collaterals? Nothing. Cash on hand and in bank,	23,114 32
State, in full, all other investments:—	
In hands of Agents, secured by bonds, and in course of transmission, . . .	23,541 53
Office furniture, as per inventory,	1,728 43
Amount due to the Company, which is overdue and in arrears? Are any such included in the above statements of assets and investments; and if so, to what amount? What part, if any, is due on account of risks actually terminated by the Company? Securities for amount above stated on hand, notes taken for premiums overdue, and not entered in above question, No. 10, nor is this amount entered in our return to the Secretary of State,	25,000 00
Amount of losses ascertained and unpaid? "Not proved up,"	11,000 00
Amount of losses claimed against the Company, whether acknowledged as due or not by the Company?	7,000 00
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits? Nothing due for dividends, other claims small; estimated for printing, &c.,	100 00
Amount received for premiums the past year?	119,630 95
Amount received for premiums in cash?	64,426 10
Amount received for premiums in promissory notes or securities?	55,204 85
Amount received for interest the past year?	19,871 62
Amount paid for interest the past year?	4,575 00
Amount of guarantee funds? And state particularly whether the same are in cash or subscription notes? Approved personal securities,	100,000 00
How are dividends, distributions of surplus funds, bonuses, or estimated profits paid, whether in cash, scrip, or otherwise on credit, and whether on demand, or if on credit, for what length of time, and whether payable at a specific time, or indefinitely, at the discretion of the Company? Dividends paid at the discretion of the Directors. When paid, an amount in notes held by the Company against each respective policy, sufficient to liquidate the dividend, is to be surrendered, or paid in cash, when notes had not been given,	38,952 00
Amount paid for expenses, taxes and commissions, the past year?	18,743 35

FRANKLIN MUTUAL FIRE INSURANCE CO., GREENFIELD.

[Incorporated, 1828—Commenced business, Sept. 12, 1829.]

SAML. H. REED, *President.**Secretary,* ALMON BRAINARD.

Amount insured by existing policies?	\$1,229,749 40
Amount of premiums and deposits on the same?	63,191 15
Amount of premiums and deposits received in cash?	12,638 23
Number of shares in each bank? State par value and market value, per share,	- -
Number of shares in each railroad? State par value and market value, per share,	- -
Amount of bonds in each railroad? State par value and market value, per share,	- -
Amount invested in real estate, at cost, on the books of the Company?	- -
State in full all other investments? Loaned on good personal security, bearing 6 per cent. interest,	4,513 01
Are any of the assets or securities of the Company pledged for liabilities of the Company? If yea, state particularly what?	- -
Cash on hand and in bank?	- -
Cash in hands of agents?	- -
Amount of losses paid the last year?	3,436 16
Amount assessed on notes the past year?	None.
Amount assessed beyond the amount of notes?	None.
Amount of liabilities of the assured to further assessments in addition to the amount already assessed? Double the amount of premium and deposit.	None.
Amount of assessments past due and not paid?	198,012 00
Amount of policies terminated the past year?	226,691 50
Amount of policies issued the last year?	} 11,611 35
Amount of cash received for such policies the last year?	
Amount of premiums received in notes for the same, the last year?	} 871 34
Amount of losses ascertained and unpaid?	
Amount of losses claimed other than those ascertained and unpaid?	- -
Amount of cash dividends paid to policy holders the last year?	728 66
Amount of assessments beyond the notes received the last year?	- -
Amount owed for money borrowed, and on what securities?	None.
Highest rate of interest paid?	None.
Highest rate of interest received?	6 per cent.
Amount received for interest?	- -
Amount insured on real estate? About $\frac{2}{3}$ of whole amount.	- -
Amount insured on personal property? About $\frac{1}{3}$ of whole amount.	- -
Amount of delinquent notes not charged to profit and loss account?	- -
Amount paid for expenses, taxes and commissions, the last year?	341 10
What proportion of the property insured is in Massachusetts?	- -
What proportion of the losses occurred on property situated in Massachusetts?	- -

N. B.—This return was mislaid, and not inserted in its proper place.

ERRATA.

Conway Fire Insurance Company, p. 9, for "Amount of premium notes on risks not terminated, \$69,154.16," read "Amount of premium notes on risks terminated, None."

Page 10. For answer to "Amount of premium notes on risks not terminated," instead of "None," read "69,154.16."

The Equitable Marine Insurance Company, of Provincetown, submitted their Return on a Mutual Marine blank, but the Company does business as a Stock Company, and should have been so stated.

The following Companies are closing up their business.

Adams Mutual Fire,	.	.	.	.	.	.	.	.	North Adams.
People's Mutual Fire,	.	.	.	.	.	.	.	.	Boston.
Traders' Mutual Fire,	.	.	.	.	.	.	.	.	Boston.
Essex Marine,	.	.	.	.	.	.	.	.	Salem.
Marblehead Marine,*	.	.	.	.	.	.	.	.	Marblehead.
Manufacturers',	.	.	.	.	.	.	.	.	Worcester.
Commercial Mutual Marine,	.	.	.	.	.	.	.	.	Boston.
Pacific,	.	.	.	.	.	.	.	.	New Bedford.
Tremont Mutual Marine,	.	.	.	.	.	.	.	.	Boston.
Triton Mutual Marine,	.	.	.	.	.	.	.	.	Boston.
Whaling,	.	.	.	.	.	.	.	.	New Bedford.
Union,	.	.	.	.	.	.	.	.	Provincetown.
Suffolk,	.	.	.	.	.	.	.	.	Boston.

* Closed up.

List of General Agents, resident in this Commonwealth, appointed by Foreign Insurance Companies with instructions to accept service of all lawful processes, &c., against such Companies, and who have given bonds accordingly, under the Act of 1856.

NAME OF COMPANY.	Location.	General Agent.	Residence.
Arctic Fire Insurance Company, . . .	New York City, . . .	Enoch A. Hobart, . . .	Boston.
Howard Fire Insurance Company, . . .	New York City, . . .	Enoch A. Hobart, . . .	Boston.
Hartford Fire Insurance Company, . . .	Hartford, Connecticut, . . .	Isaac Davis, . . .	Worcester.
Home Insurance Company, . . .	New York City, . . .	A. H. Bullock, . . .	Worcester.
Ætna Insurance Company, . . .	Hartford, Connecticut, . . .	A. H. Bullock, . . .	Worcester.
Merchants' Fire and Marine Ins. Company, . . .	Providence, Rhode Island, . . .	R. W. Hohman, . . .	Boston.
City Fire Insurance Company, . . .	New Haven, Connecticut, . . .	George S. Harris, . . .	Boston.
Liverpool and London Fire and Life Insurance Company, . . .	England, . . .	George W. Gordon, . . .	Boston.
Metropolitan Fire Insurance Company, . . .	New York City, . . .	Isaac F. Dobson, . . .	Boston.
Phoenix Fire Insurance Company, . . .	Brooklyn, New York, . . .	Enoch A. Hobart, . . .	Boston.
Norwich Fire Insurance Company, . . .	Norwich, Connecticut, . . .	J. H. Ward, . . .	Boston.
Continental Insurance Company, . . .	New York City, . . .	Arthur Merrill, . . .	Boston.
Fireman's Insurance Company, . . .	Charleston, South Carolina, . . .	Oliver Brewster, . . .	Boston.
Atlantic Fire and Marine Ins. Company, . . .	Providence, Rhode Island, . . .	George W. Reed, . . .	Boston.
Connecticut Fire Insurance Company, . . .	Hartford, Connecticut, . . .	Arthur Merrill, . . .	Boston.
Great Western Insurance Company, . . .	New York City, . . .	Thomas B. Curtis, . . .	Boston.
International Life Assurance Society, . . .	London, England, . . .	W. H. S. Jordan, . . .	Boston.
Charter Oak Life Ins. Company, . . .	Hartford, Connecticut, . . .	Arthur Merrill, . . .	Boston.
Connecticut Mutual Life Ins. Company, . . .	Hartford, Connecticut, . . .	Edwin Ray, . . .	Boston.
United States Life Insurance Company, . . .	New York City, . . .	George H. Elliot, . . .	Boston.
Mutual Life Insurance Company, . . .	New York City, . . .	Benjamin Perkins, . . .	Boston.
National Life Insurance Company, . . .	Montpelier, Vermont, . . .	Samuel L. French, . . .	Boston.

Mutual Benefit Life Insurance Company,	Newark, New Jersey,	Joseph B. Prince,	Boston.
American Temperance Life Ins. Co.,	Hartford, Connecticut,	Lorenzo Burge,	Boston.
Manhattan Life Insurance Company,	New York City,	Joseph M. Everett,	Boston.
Bridgeport Fire and Marine Ins. Co.,	Bridgeport, Connecticut,	Baillies Sanford,	Taunton.

Foreign Fire Insurance Companies, (including Fire and Marine and Fire and Life Companies,) reported as transacting business in Massachusetts. Names and Residence of Agents, Titles and Localities of the Corporations for which they act; showing also the Amounts Insured through each Agency, and the Taxes paid.

AGENTS.	Residence.	Name of Company.	Location.	Amount Insured.	Tax.
Bullock, A. H.,	Worcester,	Home Insurance Company,	New York City,	\$93,500 00	\$25 16
Bullock, A. H.,	Worcester,	Ætna Insurance Company,	Hartford, Conn.,	840,142 00	—
Brakenridge, W. S.,	Ware,	Atlantic Fire and Marine Ins. Co.,	Providence, R. I.,	11,700 00	4 70
Brakenridge, W. S.,	Ware,	Ætna Insurance Company,	Hartford, Conn.,	21,834 00	—
Brakenridge, W. S.,	Ware,	Hartford Fire Insurance Company,	Hartford, Conn.,	19,959 00	—
Brewster, Oliver,	Boston,	Fireman's Insurance Company,	Charleston, S. C.,	1,414,420 00	460 12
Brewster, Oliver,	Boston,	Farmers' and Mechanics' Ins. Co.,†	Philadelphia,	498,199 00	780 18
Brewster, Oliver,	Boston,	Liverpool and London Fire and Life	England,	787,050 00	22 88*
Brewster, Oliver,	Boston,	Exchange Mutual Insurance Co.,†	Pennsylvania,	101,387 00	519 76
Curtis, Thomas B.,	Boston,	Great Western Insurance Company,	New York City,	4,095,754 00	—
Carter, B. F.,	Newburyport,	Atlantic Mutual Fire Ins. Co.,†	Exeter, N. H.,	20,700 00	—
Cook, James,	Lowell,	Continental Fire Insurance Co.,	New York City,	1,000 00	20
Dawes, H. L.,	North Adams,	Home Insurance Company,	New York City,	44,800 00	18 80

* The tax is on business done since July 3, 1856; previous to that time none was required.

† These Companies are not legally doing business in Massachusetts.

Foreign Fire Insurance Companies, &c.—Continued.

AGENTS.	Residence.	Name of Company.	Location.	Amount Insured.	Tax.
Dawes, H. L.,	North Adams,	Ætna Insurance Company,	Hartford, Conn.,	\$117,300 00	—
Dobson, Isaac F.,	Boston,	Hone Insurance Company,	New York City,	1,007,799 00	\$154 82
Dobson, Isaac F.,	Boston,	Ætna Insurance Company,	Hartford, Conn.,	106,502 00	—
Dobson, Isaac F.,	Boston,	Metropolitan Insurance Company,	New York City,	514,120 00	63 19
Flint, J. K.,	Monson,	Ætna Insurance Company,	Hartford, Conn.,	69,300 00	—
Flint, J. K.,	Monson,	Hartford Insurance Company,	Hartford, Conn.,	35,000 00	—
Flint, J. K.,	Monson,	Phoenix Insurance Company,	Hartford, Conn.,	22,000 00	—
Goodell, Walter,	Haverhill,	Hone Insurance Company,	New York City,	40,550 00	9 64
Goodell, Walter,	Haverhill,	Ætna Insurance Company,	Hartford, Conn.,	342,970 00	—
Goodell, Walter,	Haverhill,	Hartford Fire Insurance Company,	Hartford, Conn.,	84,875 00	—
Goodell, Walter,	Haverhill,	Star Insurance Company,†	New York City,	10,000 00	4 25
Goodrich, J. C.,	Pittsfield,	Hone Insurance Company,	New York City,	120,200 00	24 86
Gordon, George W.,	Boston,	Liverpool and London Fire and Life,	England,	101,000 00	5 38*
Goff, Benjamin F.,	Ware,	City Fire Insurance Company,	Hartford, Conn.,	4,920 00	—
Goff, Benjamin F.,	Ware,	Charter Oak Fire & Marine Ins. Co.	Hartford, Conn.,	1,500 00	—
Hobart, E. A.,	Boston,	Howard Insurance Company,	New York City,	278,700 00	22 11
Hobart, E. A.,	Boston,	Phoenix Fire Insurance Company,	New York City,	285,800 00	29 37
Hill, Phillip E.,	Taunton,	City Fire Insurance Company,	New Haven, Conn.,	38,150 00	—
Hill, Phillip E.,	Taunton,	Hartford Insurance Company,	Hartford, Conn.,	145,230 00	—
Harris, Cowles & Co.,	Boston,	City Fire Insurance Company,	New Haven, Conn.,	501,318 00	—
Higginson, S.,	Boston,	Royal Insurance Company,	Liverpool, England,	3,156,300 00	71 52*
Holman & Co., R. W.,	Boston,	Merchants' Fire and Marine Ins. Co.,	Providence, R. I.,	128,375 00	28 08
Kent, J. D.,	Boston,	City Fire Insurance Company,	New Haven, Conn.,	682,600 00	—
Ladd, R. E.,	Springfield,	Ætna Insurance Company,	Hartford, Conn.,	564,867 00	—
Ladd, R. E.,	Springfield,	City Fire Insurance Company,	New Haven, Conn.,	44,550 00	—
Merrill, Arthur,	Boston,	Connecticut Fire Insurance Co.,	Hartford, Conn.,	601,924 50	—

Merrill, Arthur,	Boston,	Continental Fire Insurance Co.,	New York City,	246,380 50	30 14
Nichols, J. H.,	Salem,	Home Insurance Company,	New York City,	260,650 00	35 92
Nichols, J. H.,	Salem,	Ætna Insurance Company,	Hartford, Conn.,	313,450 00	-
Parker, Frederick,	Lowell,	City Fire Insurance Company,	Hartford, Conn.,	18,500 00	-
Plummer, Farnum,	Boston,	Ætna Fire Insurance Company,	Hartford, Conn.,	1,285,806 00	-
Plummer, Farnum,	Boston,	Hartford Fire Insurance Company,	Hartford, Conn.,	905,043 00	-
Plummer, Farnum,	Boston,	Monarch Fire and Life Ins. Co.,	London, England,	1,167,650 00	33 94*
Prince, James H.,	Boston,	Keystone Insurance Company,†	Philadelphia,	286,873 00	347 77
Prince, James H.,	Boston,	New Alliance,†	Jersey City, N. J.,	46,250 00	-
Prince, James H.,	Boston,	National Insurance Company,	Hartford, Conn.,	586,675 00	-
Plunket & Taylor,	Pittsfield,	Ætna Insurance Company,	New Haven, Conn.,	116,820 00	-
Plunket & Taylor,	Pittsfield,	Hartford Fire Insurance Co.,	Hartford, Conn.,	504,240 00	-
Plunket & Taylor,	Pittsfield,	Phoenix Insurance Company,	Hartford, Conn.,	190,655 00	-
Plunket & Taylor,	Pittsfield,	Connecticut Insurance Co.,	Providence, R. I.,	3,500 00	-
Remington, Hale,	Fall River,	City Fire Insurance Company,	Providence, R. I.,	1,472,297 00	301 23
Richmond, A. J.,	Lowell,	Ætna Insurance Company,	Providence, R. I.,	100,645 00	19 19
Richmond, A. J.,	Lowell,	Hartford Fire Insurance Company,	New Haven, Conn.,	23,025 00	-
Rogers, D. C.,	Conway,	Roger Williams Insurance Co.,†	New Haven, Conn.,	33,560 00	3 19
Reed & Hastings,	Boston,	Atlantic Fire and Marine Ins. Co.,	New Haven, Conn.,	950 00	-
Sanborn, Asa T.,	Lawrence,	Atlantic Fire and Marine Ins. Co.,	New Haven, Conn.,	13,650 00	-
Sanborn, Asa T.,	Lawrence,	City Fire Insurance Company,	Norwich, Conn.,	370,800 00	-
Shepard & Archer,	Salem,	City Fire Insurance Company,			
Talbot, Jabez, Jr.,	Stoughton,	City Fire Insurance Company,			
Upton, Daniel,	Adams,	Norwich Fire Insurance Company,			
Ward, J. H.,	Boston,				

* The Tax is on business done since July 8, 1856; previous to that time none was required.

† These Companies are not legally doing business in Massachusetts.

Returns of Agents of Foreign Life Insurance Companies.

AGENTS.	Residence.	Name of Company.	Location.	Amount Insured.	Tax.
Burt, Augustus,	Springfield,	Hartford Life,	Hartford, Conn.,	\$22,900 00	-
Brewer, D.,	Milford,	Mutual Life,	New York City,	3,050 00	-
Brakenridge, W. S.,	Ware,	American Life,	New Haven, Conn.,	11,900 00	-
Burge, Lorenzo,	Boston,	American Temperance Life,	Hartford, Conn.,	5,500 00	-
Burge, Lorenzo,	Boston,	Mutual Life,	New York City,	2,500 00	-
Cook, James,	Lowell,	Charter Oak Life,	Hartford, Conn.,	2,000 00	-
Davidson, M. N.,	Fitchburg,	National Life,	Montpelier, Vt.,	36,500 00	-
Daniel, Adams,	East Medway,	Connecticut Mutual Life,	Hartford, Conn.,	Not stated.	-
Daves, H. L.,	North Adams,	Connecticut Mutual Life,	Hartford, Conn.,	11,500 00	-
Dunn, Andrew,	Weymouth,	Charter Oak Life,	Hartford, Conn.,	Not stated.	-
Field, John,	Worcester,	Union Mutual Life,	Augusta, Me.,	121,000 00	-
Ferry, Eben.,	East Hampton,	Charter Oak Life,	Hartford, Conn.,	3,000 00	-
Grinnell, Lawrence,	New Bedford,	Mutual Life,	New York City,	120,000 00	-
Goodrich, J. W.,	Worcester,	Mutual Benefit Life,	Newark, N. J.,	7,000 00	-
Gordon, T.,	Plymouth,	Connecticut Mutual Life,	Hartford, Conn.,	22,950 00	-
Goulding, Jason B.,	Athol,	Charter Oak Life,	Hartford, Conn.,	7,300 00	-
Hill, P. E.,	Taunton,	International Life,	London, Eng.,	65,500 00	\$6 13*
Howe, Samuel E.,	Pittsfield,	Connecticut Life,	Hartford, Conn.,	2,500 00	-
Howe, Samuel E.,	Pittsfield,	Manhattan Life,	New York City,	3,500 00	-
Hamlin, Hannibal,	Boston,	American Mutual Life,	New Haven, Conn.,	37,000 00	-
Hollister, W. H.,	Boston,	Union Mutual Life,	Augusta, Me.,	81,150 00	-
Hubbard, Benjamin,	Plymouth,	New York Life,	New York City,	24,000 00	-
Hall, John T.,	Plymouth,	International Life,	London, Eng.,	15,400 00	-
Jordan, W. H. S.,	Boston,	International Life,	London, Eng.,	566,320 00	61 86*
Jordan, W. H. S.,	Boston,	United States Life,	New York City,	14,500 00	-
Jones, O.,	Westfield,	Charter Oak Life and Fire,	Hartford, Conn.,	48,425 00	-

Ladd, C. R.,	Chicopee,	Connecticut Mutual Life,	Hartford, Conn.,	Not stated.	-
Ladd, R. E.,	Springfield,	Connecticut Mutual Life,	Hartford, Conn.,	5,600 00	-
Lee, Daniel,	Wilbraham,	Charter Oak Life, .	Hartford, Conn.,	7,000 00	-
Merrill, Arthur,	Boston,	Charter Oak Life, .	Hartford, Conn.,	49,400 00	-
Merrill, Joshua,	Lowell,	Mutual Benefit Life,	Newark, N. J.,	37,230 00	-
Noyes, J. F.,	Boston,	American Mutual Life,	New Haven, Conn.,	20,500 00	-
Phelps, J. T.,	Boston,	Mutual Life, .	Montpelier, Vt.,	222,500 00	-
Perkins, N. B.,	Salem,	Mutual Life, .	New York City,	45,500 00	-
Perkins, Benjamin,	Boston,	Mutual Life, .	New York City,	1,143,500 00	-
Parker, Frederick,	Lowell,	International Life,	London, Eng.,	174,200 00	-
Prince, J. B.,	Boston,	Mutual Benefit Life,	Newark, N. J.,	112,200 00	13 97*
Rice, David,	Barre,	Charter Oak Life,	Hartford, Conn.,	79,400 00	-
Remington, Hale,	Fall River,	Mutual Life, .	New York City,	430,000 00	-
Ray, Edwin,	Boston,	Connecticut Mutual Life,	Hartford, Conn.,	275,300 00	-
Rogers, D. C.,	Conway,	Connecticut Mutual Life,	Hartford, Conn.,	46,200 00	-
Rand, Asa C.,	Westfield,	Connecticut Mutual Life,	Hartford, Conn.,	59,450 00	-
Root, James O.,	Stockbridge,	Connecticut Mutual Life,	Hartford, Conn.,	28,000 00	-
Seeley, Isaac,	Great Barrington,	Connecticut Mutual Life,	Hartford, Conn.,	Not stated.	-
Shepardson, John,	Petersham,	Charter Oak Life, .	Hartford, Conn.,	8,200 00	-
Sproat, Wm. A. F.,	Taunton,	Mutual Benefit Life,	Newark, N. J.,	15,000 00	-
Thayer, A. W.,	Northampton,	Union Mutual Life,	Augusta, Me.,	161,200 00	-
Upton, Daniel,	Adams,	Connecticut Mutual Life,	Hartford, Conn.,	60,950 00	-
Whipple, Franklin,	Worcester,	Charter Oak Life, .	Hartford, Conn.,	2,500 00	-
Whipple, Franklin,	Worcester,	Connecticut Mutual Life,	Hartford, Conn.,	10,150 00	-
White, Henry,	Springfield,	Mutual Life, .	New York City,	5,500 00	-
Wells, Samuel,	Northampton,	Mutual Life, .	New York City,	93,000 00	-
Warner, James P.,	Brimfield,	Connecticut Mutual Life,	Hartford, Conn.,	30,550 00	-
		Connecticut Mutual Life,	Hartford, Conn.,	5,200 00	-

* The Tax is on business done since July 3, 1856; previous to that time none was required.

The law provides that all Agents of Foreign Insurance Companies, shall, on or before the 15th day of November, in each year, make return on oath to the Treasurer and Receiver-General of the Commonwealth, of the amounts insured by them during the year ending on the 31st of October, preceding. In four instances, as above, the amounts insured are not stated.

The 47th section of chapter 252 of the law of 1856 provides for the same taxes or other obligations, on Foreign Insurance Companies, doing business in this State, as said other States impose upon Massachusetts Companies.

Taxes charged by other States.

STATES.	Fire and Marine.	Life.
Vermont,	No charge.	No charge.
Rhode Island,	2 per cent.	2 per cent.
Connecticut,	No charge.	No charge.
New York,	2 per cent.	No charge.
South Carolina,	1 per cent.	1 per cent.
Maine,	No charge.	No charge.
Pennsylvania,*	3 per cent.	1 per cent.

Amount of Taxes paid the past year by Foreign Insurance Companies.

By Fire and Marine Companies,	\$3,016 40
By Life Companies,	81 96
Total,	<u>\$3,098 36</u>

* Other fees are required, which are heavy.

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Mutual Fire Assurance, Springfield, . .	86	Traders' Mutual, Boston,	98
Mutual Life, New York,	143	Tremont Mutual Marine, Boston,	47
Mutual Marine, New Bedford,	45	Triton Mutual Marine, Boston,	47
Mutual Safety, South Reading,	86		
National, Boston,	22	United States, Boston,	33
National Life, Montpelier, Vt.,	144	United States Life, New York,	145
National, New Jersey,	130	Union Mutual, Boston,	98
Neptune, Boston,	23	Union Mutual Life, Augusta, Me.,	146
Newburyport Mutual, Newburyport, . .	87	Union Mutual Marine, New Bedford, . . .	47
New England Mutual Life, Boston, . . .	109	Union Mutual Marine, Newburyport, . . .	48
New England Mutual Marine, Boston, . .	46	Union Mutual Marine, Provincetown, . .	31
New England Railroad Mutual, Boston, .	88	Warren, Boston,	34
Norfolk Mutual, Dedham,	88	Washington, Boston,	35
North American, Boston,	24	Westfield Mutual, Westfield,	99
Norwich, Norwich, Conn.,	131	Westford Mutual, Westford,	100
Old Colony, Plymouth,	25	Western Massachusetts, Pittsfield, . . .	36
Oriental, Salem,	26	West Newbury Mutual, West Newbury, . .	100
Pacific, New Bedford,	27	Weymouth and Braintree Mut., Weymouth,	101
Pentucket Mutual, Haverhill,	89	Whaling, New Bedford,	34
People's Equitable Mutual, Taunton, . .	90	Worcester Mutual, Worcester,	102